



Unlocking
Countless Opportunities
for Micro Entrepreneurs



Dr. G. S. V. M. H. S. H. Or



MUDRA Highlights

About MUDRA/ PMMY

Micro Units Development and Refinance Agency Limited (MUDRA) has been set up for 'funding the unfunded' micro enterprises in the country. MUDRA will refinance all banks, Micro-finance Institutions (MFIs) and other lending institutions, which are in the business of lending to micro / small business entities, engaged in manufacturing, trading and services activities. Thus, MUDRA will strengthen the Last Mile Financial Institutions by extending refinance and other development support to expand their outreach. This will in turn help micro businesses across the length and breadth of the country. MUDRA's mandate also includes developing the micro enterprise sector into a viable economic sector, for which various developmental interventions including financial/ business literacy programmes are planned.

Pradhan Mantri Mudra Yojana (PMMY), a scheme to finance income generating small business enterprises was launched on 08 April 2015 by the Hon'ble Prime Minister, whereby all banks are required to finance micro entrepreneurs upto ` 10 lakh, irrespective of whether they avail of refinance support from MUDRA or not. MUDRA loans are available in three categories. For small business, loans upto ` 50000/- is available under the 'Shishu' category and beyond ` 50,000 and up to Rs.5 lakh under the 'Kishor' category. It also offers loans beyond ` 5 lakh and up to ` 10 lakh under the "Tarun" category.

PMMY loans will be extended by all Banks such as PSU banks, Regional Rural Banks (RRBs), Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions and Non-Banking Finance Companies. During 2015-16, a target of ` 1,22,188 crore was set, which has been surpassed by the end of the year. For the F.Y. 2016-17, a target of ` 180000 crore has been set. The achievements under PMMY is captured on a weekly basis through a dedicated PMMY Portal. Apart from refinance, MUDRA will also provide credit guarantee support to the eligible loans given under the Pradhan Mantri Mudra Yojana.

Who can get MUDRA Loan?

Any Indian Citizen who has a business plan for income generating micro/small business activity in manufacturing, processing, trading or service sector, and whose credit need is less than ` 10 lakh can approach a Bank/ MFI for availing of MUDRA loans under PMMY. The usual terms and conditions of the lending agency may have to be followed for availing of loans under PMMY. The lending rates are as per the RBI guidelines issued in this regard from time to time.

MUDRA Card

MUDRA Card is an innovative credit product wherein the borrower can avail of credit in a hassle free and flexible manner. It provides a facility of working capital arrangement in the form of an overdraft facility to the borrower. Since MUDRA Card is a RuPay debit card, it can be used for drawing cash from ATM or Business Correspondent or make purchase using Point of Sale (POS) machine. Facility is also there to repay the amount, as and when, surplus cash is available, thereby reducing the interest cost.

MUDRA App – "MUDRA MITRA"

MUDRA MITRA is a mobile phone application available in Google Play Store and Apple App Store, providing information regarding 'Micro Units Development and Refinance Agency Ltd. (MUDRA)' and its various products/ schemes. It will guide a loan seeker to approach a Banker in availing MUDRA loan under Pradhan Mantri Mudra Yojana (PMMY). Users can also access useful loan related material including sample loan application forms.



Foreward

Access to capital is one of the biggest challenges, for micro and single owned business enterprises. As a result, many of them depend on the meager capital, either from their own limited sources or from informal credit sources. This constrains their growth potential by remaining unfunded or underfunded from formal sources. A survey done by National Samples Survey Organization (NSSO) in 2013 brought out that more than 5.70 crore micro units exist in our country which provide employment to nearly 12 crore people. But, not more than 5% of these units access credit from the formal credit system. Taking cue from this, the Government of India decided to address the issue by creating a new financial institution - Micro Units Development and Refinance Agency Ltd. (MUDRA), which was launched on 8 April 2015 by the Hon'ble Prime Minister Shri Narendra Modi as a refinance agency to fund the lending institutions providing 'funds to unfunded'. During the launch of MUDRA, Pradhan Mantri Mudra Yojana (PMMY) was also launched which envisaged lending to income generating micro enterprises upto ` 10 lakh.



During the last one year, the banks, MFIs and NBFCs have participated actively in the PMMY. The GoI had fixed a disbursement target of ` 1,22,188 crore during FY 2015-16 under the Yojana, which has been surpassed. The PMMY has been able to provide access to affordable credit to many micro entrepreneurs from formal credit delivery agencies which have helped them to establish new units or expand their existing ones. Data indicates that over 3 crore borrowers have been financed so far under the PMMY, out of which around 40% are new entrepreneurs and more than 75% are women entrepreneurs. It is noteworthy to mention that more than 90% of the borrowers fall under "Shishu category", which targets entrepreneurs with a loan amount of upto ` 50,000/-. This present document provides a glimpse of the achievements of MUDRA during the last one year and how it has benefitted entrepreneurs in establishing their enterprises, thereby improving their income and standard of living. Concerted and steady flow of assistance to this segment has the potential of transforming the economic landscape of the country.

I am sanguine that this booklet will enthuse the policy makers, banks, MFIs, NBFCs and also the borrowers in making better use of the schemes of MUDRA as also to come up with new ideas and suggestions.

Date : 8.4.2016

Dr. Kshatrapati Shivaji
Chairman and Managing Director



PREFACE



It has been an exciting journey since the launch of Micro Units Development & Refinance Agency Ltd (MUDRA) and Pradhan Mantri MUDRA Yojana (PMMY) by the Hon'ble Prime Minister, on April 8, 2015. Under PMMY, establishment and expansion of income generating micro enterprises are to be financed by the banks and other lending institutions, with a loan upto ` 10 lakh. The Mudra loan is given in three categories viz. Shishu (upto ` 50,000), Kishor (` 50,001 to ` 5 lakh) and Tarun (above ` 5 lakh and upto ` 10 lakh).

As a first step, Government of India (GoI) had set a target of ` 122188 crore for lending under PMMY during FY 2015-16.

The targets were assigned to each bank based on their lending to similar segment, in the previous year. Further, the targets were also distributed to the branches by the banks. I am happy to say that all the banks participated in the Yojana actively. As a result, about 3.50 crore borrowers have been financed under the Yojana, of which 40% are new entrepreneurs and more than 80% are women entrepreneurs. It is noteworthy to mention that more than 90% of the borrowers fall under Shishu category. The achievement data indicate that the disbursements made by Banks and MFIs have surpassed the target set FY 2015-16. Encouraged by this performance, the Government of India has fixed a target of ` 180,000 crore for the FY 2016-17

The Yojana has achieved the objective of 'funding the unfunded' to some extent. But lot more needs to be done. On completion of the first year of the MUDRA, an attempt is being done to capture stories of a few borrowers who have achieved significant success with regard to improving their income level and standard of living by availing the benefits of PMMY. I am sure these stories will enthuse the micro entrepreneurs and the lenders alike to take advantage of the Yojana for the nation building by creating job opportunities.

I thank all the persons who have participated in this Yojana to make it a successful one, especially the Banks, MFIs, Government officials etc. The State Level Bankers' Committees also played an active role in closely monitoring the programme. The individual staff members of every bank and MFIs, who were involved in the implementation of PMMY needs a special mention. I would also like to thank GoI, especially Department of Financial Services (DFS) and Mission MUDRA in DFS, Chairman & Managing Director, Small Industries Development Bank of India (SIDBI)/Chairman, MUDRA, my fellow colleagues in SIDBI and MUDRA and all those persons who have motivated and supported us in monitoring the programme and bringing out a compilation of these stories in the form of a booklet.

Date : 8.4.2016

Jiji Mammen
Chief Executive Officer



लाभार्थी का नाम:
श्रीमती फुलवारी देवी

जगह:
रजला चट्टी

बैंक:
यूपी ग्रामीण बैंक
रजला चट्टी

कार्यकलाप
किराना की दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
10,000/-

मन्कौली ग्राम में रहने वाली फुलवारी देवी को अपने 6 सदस्यों वाले परिवार का भरण पोषण करना बहुत ही कठिन हो रहा था। वह छोटा मोटा काम कर के अपनी गृहस्थी चला रही थी, उनके पति राजदेव महतो भुंजा बेचने का काम करते थे। अपने परिवार के लिए ज्यादा पैसे की जरूरत हर रोज रहती थी।

एक दिन उनके पति राजदेव को उनके एक दोस्त ने प्रधानमंत्री मुद्रा योजना के बारे में बताया। ये बात उन्होंने अपनी पत्नी को बताई। फुलवारी देवी पहले से ही ये सोच रही थी कि किसी के पास से ऋण लिया जाये लेकिन अधिक ब्याज देना उनके लिये असंभव था। प्रधानमंत्री मुद्रा योजना में ब्याज भी कम भरना पडता है इसका पता लगते ही, फुलवारी देवी अपनी सहेली को लेकर अपने नजदीक के यूपी ग्रामीण बैंक में चली गईं। वहा के प्रबंधक को अपनी कहानी बताई और किराना दुकान शुरू करने की बात कही। बैंक ने उन्हें रु 10,000/- प्रधानमंत्री मुद्रा योजना द्वारा शिशु श्रेणी के तहत वित्तीय सहायता कि। इस मुद्रा ऋण से उन्होंने एक किराना दुकान चालू की। पति पत्नी कि मेहनत और लगन से खूब मन लगा के दुकान में काम करते हैं। अब उनका परिवार खुश है और वे दोनो प्रधानमंत्री मुद्रा योजना और बैंक का आभार व्यक्त करते हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Vishal Kumar

Place:
Tanda, Rampur, Assam

Bank:
Prathama Bank

Activity
Computer Stationery Shop

Category:
Kishor

Amount Disbursed
₹ 3,00,000/-

Vishal Kumar an unemployed youth lives in village Tanda, Rampur in Uttar Pradesh. He had learnt the art of marketing and salesmanship. He did not have any regular income and therefore was not able to support his family.

He came to know from newspaper advertisement about the new scheme i.e. PMMY under which Banks are providing loan to unemployed youth for business. Then, he approached few Banks in his locality. Initially, banks were reluctant to entertain his proposal for loan. Finally, the Manager of Tanda Badli branch of Prathama Bank agreed to look at his business of sale of Computer and accessories.

With the assistance of Bank, he was able to start his business by maintaining bulk stock. Thus, slowly, his working capital was improved & able to sale more number of computers.

With the improvement in his earnings from the business, he was able to renovate his small house, construct a new bathroom, toilet along with installation of electricity and water connection, which he could not do earlier due to his poor economic conditions.

Today he is satisfied with the assistance he received from the Bank under PMMY scheme.



Name of the Borrower:

Smt. Ratna Deb

Place:

Moranhat Town,
Sibsagar, Assam

Bank:

State Bank of India,
Moran, Assam

Activity

Bakery

Category:

Kishor

Amount Disbursed

₹ 1,00,000/-

Ratna Deb, an inhabitant of Moranhat Town, Assam was a housewife, whose husband was working in a private firm in a nearby town. With his very meager salary, they were struggling to run their family of two school going children. Ratna, a wise women, had attended a course before the marriage where she learned preparation of bakery items. She used this skill to prepare different items more as hobby.

One day one of her friend, gave order for a cake and told her about the Prime Minister Mudra Yojna, which enables you to avail loan facility from bank for new business. He suggested her to approach State Bank of India for availing the loan facility under PMMY. Accordingly, Ratna approached the Manager of Moran Branch of State Bank of India. The bank Manager was impressed with her confidence to run a small bakery unit and sanctioned a sum of ₹ 1,00,000/- as a loan to her for opening a new bakery cum confectionary store.

With that amount, Ratna set up a cake shop with the help of her husband. As her cake's aroma went around, so is the popularity of Ratna's bakery unit became popular. Slowly, the bakery business increased and she was able improve her earnings per month. She is able to ear a monthly net profit of ₹ 15,000/- after paying the bank instalment etc. Thus, Her living standards also improved. Now, Ratna is a happy and able to support her family and live a happy life. Thanks to Pradhan Mantri Mudra Yojna.



Name of the Borrower:
M/s. Suchana Boutique

Place:
New Barrackpore,
Kolkata

Bank:
State Bank of India,
New Barrackpore Branch

Activity
Boutique Shop

Category:
Kishor

Amount Disbursed
₹ 4,00,000/-

Keya Sarkar was a simple housewife restricted to her house and family. She always had a keen interest in designing suits and sarees for her family and close friends. Relatives and neighbours liked her designs and style. They encouraged her to convert her passion into a regular business, which will help her to start earnings.

Keya turned her hobby into a business model with the limited capital she had. As the business grew, the requirement for storing the goods arose. She could not store the goods due to space constraint. Due to lack of finances she could not hire a place to keep her goods. Business grew as she resorted to market and sell her designs door to door and in local trains. While working day and night, Keya dreamed of owning her own boutique.

After a few months, during one campaign of Prime Minister Mudra Yojana, State Bank of India, New Barrackpore Branch advised Keya to avail of financial help under Mudra Yojana to expand her business. She applied and got a loan amount of ₹ 4,00,000/- under Kishor category. With that amount Keya started a boutique and thus fulfilled her long-cherished dream of owning a boutique of her own.

Keya's hard work and dedication paid off as she is now a proud owner of Suchana Boutique in New Barrackpore. Today, she supports 15 women and mentors several young women who want to make a name for themselves in designing.



Name of the Borrower:
Mrs. Madhuri Tamankar

Place:
Port Blair, Andaman and
Nicobar Islands

Bank:
State Bank of India,
Aberdeen Bazar Branch

Activity
Beauty Parlour

Category:
Shishu

Amount Disbursed
` 40,000/-

Madhuri Tamankar had a happy family life with a 7-year-old child and a wonderful husband. Then one day, tragedy struck their happy life about five years back, her husband died in an accident. She lost all her happiness and joy and did not know how to move forward. With no job she struggled for livelihood. Madhuri tried various jobs, but no success. Then she attempted her luck in beautician job as Initially, she had attended a course earlier, She started door step services. Though she had the professional knowledge, she didn't have the capital to set up a beauty parlour. She explored the possibility of borrowing some money and buy few equipments. One day she went to a known person to borrow money, who suggested availability of loan through Prime Minister Mudra Yojana.

Madhuri approached State Bank of India, Aberdeen Bazar Branch and met the branch manager requesting him for loan. He encouraged her to complete a few formalities and sanctioned a loan amount of ` 40,000/-. With that amount she purchased a galvanic machine, an ozone machine and some raw materials to start a beauty parlour. This loan helped Madhuri to set up her own business and now she successfully runs it. Her income has increased substantially and now she is able to provide better amenities and a good education for her son. She has a hope of a bright future, thanks to Prime Minister Mudra Yojana.



PMMY - SUCCESS STORIES



Name of the Borrower:

Shri. Rajkumar
Bangkimchandra

Place:

Imphal West, Manipur

Bank:

State Bank of India,
Singjamei, Manipur

Activity

Dolls and Toy Maker

Category:

Shishu

Amount Disbursed

₹ 30,000/-

An unemployed youth, Rajkumar Bangkimchandra was living in Imphal west of State of Manipur. From his early childhood, he had a hobby of making dolls and toys. By nature, Rajkumar was a creative and a hardworking person. He kept all his collection of dolls and toys in a small unit at his house. But, there was nobody to guide him to turn his creativity into business. Being unemployed and illiteracy took a toll on his livelihood.

One day one of his friend informed him about Prime Minister Mudra Yojana and asked him to approach a bank. Rajkumar enquired about the formalities of the loan with the State Bank of India, Singjamei. Thereafter, for some days he kept quiet moving nothing to get Mudra Loan. Realising his lack of response, the bank approached Rajkumar and made him aware of how he can develop his creativity into business and guided him to get the Mudra Loan under Shishu category. Thereafter, Rajkumar fulfilled the bank formalities and got a loan of ₹ 30,000/-. With that amount he hired a place and started making beautiful dolls, toys and statues.

Today, Rajkumar's Doll and Toy making business is developing rapidly and now the demand for his goods also comes from outside Manipur. He successfully runs his business with a turnover of ₹ 15,000/- to ₹ 20,000/- per month. Rajkumar takes part in many exhibitions in the state of Manipur also in the Trade Fair held at Delhi. His work is greatly appreciated by everybody, thanks to PMMY Mudra Yojana for unearthing such an exceptional talent and creativity.



लाभार्थी का नाम:
श्री दानाराम प्रजापत

जगह:
बिकानेर

बैंक:
बैंक ऑफ बडौदा
बिकानेर शाखा (जयपुर रोड)

कार्यकलाप
चाय की दुकान

श्रेणी :
किशोर

ऋण प्राप्त राशि:
2,00,000/-

दानाराम प्रजापत जयपुर रोड, बिकानेर, निवासी अपने परिवार का पालन पोषण चाय बेचकर किया करते थे। वे छोटी सी दुकान (टपरी) पर चाय बनाकर बेचते थे।

रोड पर चाय बेचने में अनिश्चितता होती थी, क्योंकि नगरपालिका द्वारा अस्थाई दुकान हटाने का भय हमेशा उन्हें लगा रहता था। वह अपनी उस छोटी सी जगह में चाय बेचकर महिने में 2 से 3 हजार रुपये कमा लिया करते थे।

एक दिन उनके पिताजी ने उन्हें बताया कि अपने प्रधानमंत्री जी ने मुद्रा योजना शुरू की है, उसके तहत हम अपनी दुकान के लिए ऋण ले सकते हैं। यह सुनकर दानाराम अपने नज़दीकी बैंक ऑफ बडौदा, बिकानेर शाखा में गये और बैंक के मेनेजर से मिले और अपनी स्थिति की पुरी जानकारी दी, बैंक मेनेजर ने उन्हें प्रधानमंत्री मुद्रा योजना के तहत ऋण के लिए अर्जी करने को कहा और उन्हें विश्वास ही नहीं हो रहा था कि उन्हें 2 लाख की ऋण बिना कुछ गिरवी रखे, आसानी से प्राप्त हो गया। इस मुद्रा ऋण की सहायता से उन्होंने एक छोटीसी दुकान खरीद ली। अब उनकी आमदनी में भी वृद्धि होने लगी है। आज वे 20,000 हजार रुपये महिना कमा लेते हैं।

दानाराम प्रजापत मानते हैं कि प्रधानमंत्री मुद्रा योजना के अन्तर्गत दी गयी सहायता से उनका परिवार अब निश्चित तौर पर आर्थिक रूप से संपन्न हो गया है।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Dhanapal
And 101 Other Members
Of Registered Weavers
Co-operative Societies

Place:
Palani, Tamilnadu

Bank:
State Bank of India,
Swaminathapuram

Activity
Weavers

Category:
Shishu

Amount Disbursed
` 25,000/- each

Weaving community of 9 villages and 2 Blocks of Thoppampatty and Palani areas of Tamilnadu were undergoing a stressful time as the income generated through weaving was inadequate to run their family. They themselves have a Co-operative society to get work and generate income. The yarns were supplied by the society to its members, who weave dress materials. Despite the society, their livelihood has changed little.

During such time the Swaminathapuram Branch of State Bank of India has motivated the society to slightly modernize the equipments by availing the loan facility extended by the Bank under Prime Minister Mudra Yojana under Shishu Category. The loan is extended for purchase of implements and yarns for improvement of business. Under the scheme, the society will supply yarns to its members and the members will supply the dress materials manufactured to the society at a cost.

With the help of new implements, the weavers could now generate an additional income of ` 1,000/- per week. The economic conditions of the weavers have improved, thereby the living standards. Thus the branch could help more than 100 families of communities and uplifted their standard of living. Today we see happy faces amongst the weaving community due to Mudra Yojana.



Name of the Borrower:

M/s. Rakhee
Stitch And Style

Place:

Salt Lake, Kolkata

Bank:

State Bank of India,
Salt Lake Sector

Activity

Sarees Shop

Category:

Tarun

Amount Disbursed

₹ 10,00,000/-

Khsama Deb was a teacher in a school at Guwahati earning ₹ 6,000/- as salary. She had to quit her job as she relocated herself from Guwahati to Kolkata due to her husband's transfer. Having relocated to Kolkata staying near Salt Lake, she thought of starting a business, which could give her better income. Khsama with her saving of ₹ 12,000/- bought five sarees and started her business. Initially, she sold the sarees to relatives and neighbours in her area. After a few months, the business started picking up. She reinvested the proceeds into the business. As the business grew, Kshama hired a place and started a boutique but she had higher dreams.

State Bank of India, Salt Lake Sector Branch came forward to support Khsama in expanding her business. She applied for loan amount of ₹ 10,00,000/- under tarun category of Prime Minister Mudra Yojana (PMMY). With the loan, Kshama started 'Rakhee's Stitch and Style' which is in the process of procuring quality goods to be marketed to other states. The PMMY has helped her to take a leap in following her dreams of providing employment to other needy ladies and expanding her business. She has plans to conduct exhibitions in other places for accessing a better market.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Birju Sah

Place:
Naokothi, Bihar

Bank:
Punjab National Bank,
Naokothi

Activity
Culinary Skills

Category:
Shishu

Amount Disbursed
` 50,000/-

Birju Sah was a good cook hailing from an ordinary household from Naokothi Biha. He used his culinary skills in occasional order, he got for the parties. With no regular income, Birju found difficulty in managing his household expenses.

One day one of Birju's acquaintance suggested him to start a business and persuaded him to take a loan under Prime Minister Mudra Yojana. He approached Punjab National Bank, Naokothi branch for the support. The Manager guided him in obtaining a Mudra loan of ` 50,000/-.

With the loan amount Birju opened a sweet shop in the very heart of the small town Naokothi near PNB branch. His hardwork and honesty paved way for his success. Today Birju Sah is a happy man who has a steady source of income earning ` 1,000/- daily after paying rent and other miscellaneous expenses.



Name of the Borrower:
Smt. Nirjala Lakshara

Place:
Bhilwara, Rajasthan

Bank:
State Bank of Bikaner
and Jaipur, Bhilwara,
Rajasthan

Activity
Bangle Shop

Category:
Shishu

Amount Disbursed
₹ 50,000/-

A simple housewife Nirjala Lakshara lives with her husband and four children at Bhilwara in Rajasthan. Her husband was engaged in making hand made bangles making at their own house on job work basis. But during off seasons he didn't have any job work and had to sit idle at home without any work. Fifth pass, Nirjala decided to support her husband. She knew about bangle markets and understood the needs and choices of ladies about bangles. She also realised that now a days people don't like handmade bangles and instead opt for low cost ready-made designer bangles. Her family was facing, tough times due to decline in the demand for handmade bangles. Nirjala decided to put her knowledge into business and wanted to use her ground floor of the house, which opens on the road side as a shop. But the only constraint was money to invest on the goods.

Earnestly looking for money and guided by neighbours, Nirjala consulted the Bank officials of State bank of Bikaner and Jaipur, Bhilwara for assistance. Bank officials appraised her about the Prime Minister Mudra Yojana and she was provided loan amount of ₹ 50,000/- under Shishu category. With that money Nirjala purchased Bangles, Lathe and other related products and started selling these items through her own shop.

Now Nirjala has started selling bangles worth of ₹ 500 - ₹ 600/- daily. She is attending approximately 15-20 customers. Her husband is also assisting in this business. She is expecting to increase in sales to ₹ 1,000/- per day by next year.

The standard of living of Nirjala Lakshara's family has improved. She wants to provide education to her children. As an empowered women Nirjala thanks Prime Minister Mudra Yojana for her good fortune.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Maruti V. Biradar

Place:
Pirangut

Bank:
Dena Bank
Pirangut, Pune Zone

Activity
Tailoring-Cum-Cloth Shop

Category:
Kishor

Amount Disbursed
₹ 3,00,000/-

Maruti V. Biradar, was living in a small village Pirangut near Pune. Selling clothes door to door was his only source of his income. One day he noticed a banner outside a Bank branch about the Mudra Scheme and approached the Bank to enquire the details about the scheme. He proposed to start a tailoring business. After discussion with him, Bank found him a suitable entrepreneur for a small business. Thus, after complying with the procedures of the bank, within a week's time, bank sanctioned him a Term loan of ₹ 3.00 lakhs under Pradhan Mantri Mudra Yojana for furnishing his Tailoring-cum-cloth shop.

Due to his hardwork, he has been able to scale up his business, resulting substantial increase in his income. His tailoring Shop 'Sai Men's Wear' has become very popular in the area. Presently he is able to earn more than ₹ 20,000/- per month from this activity. He is grateful for the support he got through PMMY. He is now actively participating in every Campaigns of Social Schemes launched by Government of India. e.g. APY, PMJBY, PMSBY, Pensions etc., and convinces the Customers to take benefit of these schemes.



लाभार्थी का नाम:
श्रीमती संजु देवी

जगह:
राजस्थान

बैंक:
बैंक ऑफ बडौदा
गांधी चौक, झुंझुनवाला
शाखा, राजस्थान

कार्यकलाप
ब्युटी पार्लर

श्रेणी :
किशोर

ऋण प्राप्त राशि:
1,50,000/-

संजु देवी बैंक ऑफ बडौदा और प्रधानमंत्री मुद्रा योजना का तहे दिल से आभार मानती हैं। इसका कारण ऐसा है कि संजु देवी ने ब्यूटी पार्लर का प्रशिक्षण प्राप्त किया था। पैसे की कमी के कारण वह अपनी खुद की ब्यूटी पार्लर की दुकान नहीं बना सकती थीं। वह अपने घर और दुसरों के घर में जाकर ब्यूटी पार्लर का काम किया करती थी। ऐसा करके वह महिने में 3 से 4 हजार रुपये कमा लेती थीं। उन्हें अपने काम पर और अपने आप पर पुरा विश्वास था। उन्हें ब्यूटी पार्लर में ही अपना करिअर बनाना था और उसको ही सही दिशा देने की ठान ली थी।

इसलिये वह बार बार इसी व्यवसाय के बारे में सोचती रहती थी। संजु देवी किसी भी तरह अपना व्यवसाय बढ़ाने की इच्छा मन में रखती थी। एक दिन उनकी सहेली ने उन्हें प्रधानमंत्री मुद्रा योजना के बारे में विस्तृत जानकारी दी। दूसरे दिन सुबह बैंक खुलते ही उन्होंने नजदीकी बैंक ऑफ बडौदा से संपर्क किया।

उनका उत्साह और प्रयास देखकर, बैंक ने संजु देवी को प्रधानमंत्री मुद्रा योजना के तहत 1,50,000/- रुपये का ऋण दे दिया। संजु देवी ने अपने व्यवसाय को मुर्त रूप देकर स्वावलंबी बन गई, अब उनकी मासिक आय 10 से 15 हजार रुपये हो गई है और उनके यहाँ और भी लोगो को रोजगार प्राप्त हुआ है।



PMMY - SUCCESS STORIES



Name of the Borrower:

Mrs. Meera
Raghunath Jadhav

Place:

Gangapur

Bank:

Dena Bank
Gangapur, Nashik

Activity

Flour Mill

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Meera Raghunath Jadhav was a housewife, whose family was solely dependent upon her husband's income. It was difficult for the family to survive on single income. The family had to borrow money from small money lenders who charged very high rate of interest.

At that point of time, she came to know about the Government Pradhan Mantri Mudra Yojana wherein collateral free loans upto ₹ 10 lakhs are sanctioned. She then approached Dena Bank Gangapur Branch. The Bank sanctioned Term Loan of ₹ 50,000/- to Meera Jadhav under Pradhan Mantri Mudra Yojana, which helped her fulfill the dream of establishment of a Flour mill.

The Flour mill soon became a big hit in the area and started attracting lot of customers. Presently she is earning around ₹ 6,000/- per month, which is an additional income to the family. Meera is now able to use the additional income for the educational expenses of her children. She also has plans to expand her business in future like selling of atta and other grain products.

Thus, PMMY Scheme helped Meera R Jadhav to become independent and supported her family.



Name of the Borrower:
Smt. Minakshi

Place:
Roopnagar

Bank:
Dena Bank, Roopnagar

Activity
Readymade Garments

Category:
Shishu

Amount Disbursed
₹ 50,000/-

Minakshi, a resident of Meera Bai Chowk, Roopnagar used to run a small tailoring unit at Meera Bai chowk. She wanted to expand business, but due to lack of funding, was not able to do the same. Thereafter, she read about the Pradhan Mantri MUDRA Scheme in newspaper and collected information on the scheme from a Bank representative. Accordingly, she approached the bank for availing MUDRA loan so as to scale up her business. Based on the requirement of the business, Bank sanctioned MUDRA loan of ₹ 50,000/-. The loan brought a sizeable change in her income generation capacity.

With the loan amount she was able to purchase more inventories, additional stitching machines and was also able to employ one more person in her unit. Her income has also increased and she was able to earn around ₹ 22,000/- per month, by selling the readymade garments in the local market. She has been able to provide employment to one artisan. Now, she is very happy with the Bank and is grateful to the Pradhan Mantri Mudra Yojana Scheme.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Gurjeet Singh

Place:
Faridkot

Bank:
Dena Bank, Faridkot

Activity:
Carpentery Shop

Category:
Shishu

Amount Disbursed:
` 50,000/-

Gurjeet Singh, a carpenter used to visit shops and houses for repair of their furniture items, had learned the carpentry skill from a local carpenter shop. After completion of the apprenticeship he worked in the same shop for a year, but he realized that except from being exploited, he was not getting anything in the name of salary. He decided to start his own carpentry shop.

Gurjeet, then came to know about Pradhan Mantri Mudra Yojana (PMMY) through one of his friends. He then approached Dena bank near to his house. After talking to Gurjeet and understanding his ability to do business of his own, bank extended financial assistance of ` 50,000/- for setting up his own shop.

After availing assistance from the bank, he quit the job and started his own business. For popularizing his business, he again started visiting houses and extended service very diligently. His hardwork and skill earned him good name in the locality in a short time. With a permanent place of business and permanent source of income, he is now earning around ` 15,000/- per month from his business. He has plans for the future including setting up a furniture shop. The bank has assured him all support. Today, Gurjeet is very happy and thankful to PMMY.



Name of the Borrower:

Smt. Rupa Devi

Place:

Rajasthan

Bank:

HDFC Bank
Niwai, Rajasthan

Activity

Flower Shop

Category:

Shishu

Amount Disbursed

₹ 20,092/-

Rupa Devi, a mother to 8 children, had huge responsibility to make sure her family's basic needs were met. Her husband was engaged in flower cultivation and was the sole earning member of the family. His income was not sufficient to feed 8 growing children and take care of their education and their basic medical expenses. Each day, was a struggle for Rupa and her family.

One day, as Rupa was helping her husband in sorting the flowers, she had an idea to make a garland out of them. She realized she could help her family and contribute to the income by making and selling flower garlands.

Seeing Rupa's dedication and potential, her friend told her about the Prime Minister Mudra Yojna. She then joined a local Joint Liability Group and along with them, approached a bank for loan assistance. The bank considered her case and gave her credit to help her start the business of making flower garlands. She had some idea of making different garland for different occasions. Her handwork and sincerity helped her in innovating and making according to the occasion and need.

Rupa is now happy that she could contribute towards her family's monthly income and meet their expenses. Along with the loan, she has also secured her life with insurance and a Jan Dhan savings account.



PMMY - SUCCESS STORIES



Name of the Borrower:
Smt. Reshma Khatoon

Place:
Jharkhand

Bank:
HDFC Bank
Ranchi, Jharkhand

Activity
Ladies Garments

Category:
Shishu

Amount Disbursed
₹ 50,000/-

Reshma's husband was working as a daily wage labourer. Her husband's income was not sufficient to manage a family of 5 members, including her 3 children. That is when Reshma decided that she should give a helping hand to her husband to bring more money for the family.

She was familiar with stitching ladies garments, therefore, she took up tailoring. She picked up an old machine which was barely working, yet somehow managed to stitch the garments. Almost everything she was earning had to go into the maintenance of this old sewing machine, therefore, she was very disheartened.

One evening, as she was struggling with her sewing machine, her husband came home with good news. He told her about a new government scheme, Pradhan Mantri Mudra Yojana, which aimed at encouraging people to be self employed. The next day Reshma went to the HDFC bank nearby and from that day on, her life changed for the better. She couldn't believe how easily and quickly she got the loan of ₹ 50,000/-. She purchased a new sewing machine which increased her efficiency in production and helped her earn an increased income.

The increased income has given her security and the confidence to be able to take care of the future educational needs of her children. She is extremely grateful for this new scheme which has helped change her life.



लाभार्थी का नाम:
श्रीमती लक्ष्मी गुप्ता

जगह:
रायपुर

बैंक:
बैंक ऑफ इंडिया
रायपुर

कार्यकलाप
फलों की दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 50,000/-

लक्ष्मी गुप्ता मंडी गेट मोवा, रायपुर निवासी फलों का व्यवसाय करती थीं, पर उनका व्यवसाय सीमित था। वह अपना छोटा सा व्यवसाय करके अपना घर परिवार चला रहीं थीं। अपने परिवार के भविष्य के बारे में सोचकर वह बहुत दुखी रहती थी। बाकी लोगों की बेटियों की तरह मेरी बेटी भी अच्छी शिक्षा ले के आगे बढ़े, यह उनके दिल में इच्छा थी। अपना व्यवसाय बढ़ाके अपनी घर ग्रहस्थी चलाने की उन्हें हर समय फिक्र लगी रहती थी। उसके लिये वह हर समय कार्यरत थी।

इस दौरान उनके यहाँ बैंक का सर्वेक्षण हुआ और बैंक के द्वारा लक्ष्मी गुप्ता की आर्थिक परेशानी को समझते हुए, बैंक ऑफ इंडिया ने उन्हें प्रधानमंत्री मुद्रा योजना के तहत ₹ 50,000/- का शिशु ऋण प्रदान किया। उन्होंने अब गाव के मुख्य रास्ते पर किराये की दुकान ली और अच्छी गुणवत्ता वाले फलों का व्यवसाय शुरू किया, और साथ में फलों का रस भी बेचना शुरू कर दिया।

अब उन्होंने, ना केवल सुकन्या समृद्धि के अंतर्गत अपनी 2 साल की बेटी का बैंक में खाता खोला बल्कि उन्होंने प्रधानमंत्री बीमा योजना के अंतर्गत 2 लाख रुपए का बीमा भी करवा लिया है। उन्हें यह एहसास हुआ की प्रधानमंत्री मुद्रा योजना से जुड़ के उन्हें अनेक सुविधाएं प्राप्त हुई हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:
Ningthoujam Sunita Devi

Place:
Manipur

Bank:
Vijaya Bank, Governor's
Road, Imphal, Manipur

Activity
Tailoring Shop

Category:
Shishu

Amount Disbursed
` 45,000/-

Ningthoujam Sunita Devi, a resident of Sagolband Village in Manipur, was a widow at the young age of 32. She was financially dependent on her husband, a security guard at a factory near their village. After he passed away, she was forced to find a job to support her children. She started working for a local tailor and picked up the art of stitching rather quickly. She started working long hours to earn just enough to meet her family needs. She wanted to start her own tailoring shop, but realized she didn't have the funds to buy even one machine.

One day, as she was going back home after a long day's work, she saw a banner outside the bank about easy loans to help people become self dependent. She decided to find out more about this the next day. She interacted with the employees at the bank and soon found out that she was eligible for the loan under Pradhan Mantri Mudra Yojana (PMMY). The Vijaya Bank, Manipur branch officials helped her fill up the necessary form and sanctioned loan amount of ` 45,000/-.

With this loan, she set up a tailoring shop at her house. Apart from the job work, she also started making readymade garments which could be sold in the market. Sunita Devi is a happy women as she is able to provide better amenities to her family and better education to her children. She wants to expand her unit by hiring a space in the market area. She is thankful to the scheme and the Bank for the support she received.



Name of the Borrower:

Smt. Shanti Devi

Place:

Manipur

Bank:

Vijaya Bank, Governor's
Road, Imphal, Manipur

Activity

Dolls Maker

Category:

Shishu

Amount Disbursed

₹ 50,000/-

If anyone needs to buy dolls or stuffed toys in Touthang village, they would knock on Shanti Devi's door. She started off this activity as a pass time hobby. Slowly, people who lived near her started asking to make some dolls for their children and soon after she was making them for her entire village.

She saw a real business opportunity in this, but did not have the funds to support her dreams. As she was discussing this with her husband, he told her about the Mudra loan under Pradhan Mantri Mudra Yojana (PMMY), which he heard from a friend.

With her heart full of hope, she went to Vijaya bank, Manipur branch to enquire about the details of this scheme and she was pleasantly surprised as she was eligible to avail this loan. The bank verified her credentials and the skill to run the business. Having satisfied with the proposal the bank decided to sanction the loan.

In a few weeks, a loan amount of ₹ 50,000/- was disbursed and she was able to chase her dreams of expanding her business. She is also hopeful that her long cherished dream of exporting her dolls to other countries will be fulfilled through PMMY.



Name of the Borrower:

Smt. Sunitha S

Place:

Bengaluru

Bank:

Vijaya Bank,
Chikkabanavara,
Bengaluru
(Rural Karnataka)

Activity

Beauty Parlour

Category:

Shishu

Amount Disbursed

₹ 40,000/-

Sunitha, an entrepreneur running her own Beauty Parlour was feeling like her business was stagnating. She wanted to introduce new services like facials, manicures, pedicures, massages, advanced clean-ups. etc to her customers. However, she was not earning enough to pay her employees as well as buying new equipment and material required to expand her offerings.

One Sunday afternoon, she was discussing her problems with Reshma, a customer who was working with Vijaya Bank and she told her about the Mudra scheme launched by the Government to help people just like Sunitha. With a little encouragement, Sunitha approached the bank and submitted her application within a few days she got the funds needed to buy all the new equipments and material in order to set her dreams in motion.

The Mudra scheme helped her upgrade her parlour and offer a wider range of services to her customers. Her income also increased sufficiently and now she is able to save a part of it in a recurring deposit account.



Name of the Borrower:
Smt. Jayprakash Narayan S S

Place:
Manipur

Bank:
Vijaya Bank,
Chikkabanavara,
Bengaluru
(Rural Karnataka)

Activity
Tea Shop

Category:
Shishu

Amount Disbursed
₹ 30,000/-

Jayprakash, a physically challenged person, never let his weakness come in the way of his zeal for life. He worked hard, every day, to earn a living for himself. He was running a small tea shop in Chikkabanavara, near Vijaya Bank, since he supplied tea to the branch, he was known to many in the bank. One day he discussed his plans with one of the bank employees at his tea stall and to his surprise, realized that the government had recently launched a Mudra scheme to support people like him.

He went to the bank and in a few days, applied for the loan, after fulfilling the formalities he got a loan of ₹ 30,000/-. With the loan amount, he purchased a gas stove, some utensils, coffee powder, small chocolates, etc. with that the business started growing and income increased. His sale proceeds are credited to the Mudra card account daily and his loan account is regular.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Surendra Singh

Place:
Madhya Pradesh

Bank:
Vijaya Bank,
Bina Sagar District,
Madhya Pradesh

Activity
Auto Rickshaw

Category:
Kishor

Amount Disbursed
₹ 1,65,000/-

Surendra was only earning member in his family. He supported his family by driving his friend's auto rickshaw. He would pay his friend a rental fee each month and earn just enough to meet his family's living expenses.

As both his children started growing up, their educational expenses increased along with other household expenses, he no longer could support the family. He realised that about half of his earning is being spend as rentals for rickshaw. Surendra wanted to buy an auto rickshaw of his own. He approached the bank for the loan. He expected it to be a tough battle to get the loan sanctioned as he didn't have much to offer – no property, no gold, only an honest man's word.

When he reached the bank, he was informed about the Mudra Loan Scheme and he immediately applied for the Kishor Loan. After a few meetings with the bank employees, the loan was sanctioned to him and he was able to buy his own auto rickshaw. Today, he earns enough to live comfortably and meet the growing needs of his family. He too has an ambition of buying one more autorickshaws, so that he earn from the rentals received from them and also provide employment to some unemployed persons. He is working hard towards this goal and hope to get support from the Pradhan Mantri Mudra Yojana in future too.



लाभार्थी का नाम:
श्रीमती राजकुमारी वर्मा

जगह:
रायपुर

बैंक:
सेन्ट्रल बैंक ऑफ इंडिया
रायपुर

कार्यकलाप
सब्जी की दुकान

श्रेणी :
किशोर

ऋण प्राप्त राशि:
4,00,000/-

सुख एंव दुख इंसान के जीवन में धूप छॉव की तरह आते हैं। लेकिन जब जब दुख आता है वह जीवन को कई बार बुरी तरह से झकझोर देता है। हुआ यूँ की राजकुमारी वर्मा की दुकान शास्त्री मार्केट, रायपुर में स्थित थी।

एक रात बाजार में भयंकर हादसा हुआ, जिसमे लगभग 50 दुकानें आग में जलकर राख हो गई। इन्ही दुकानों में एक राजकुमारी वर्मा की भी सब्जी की दुकान थी। जब यह हादसा हुआ तब वर्मा अपनी सूझ बूझ खो बैठी, चारो तरफ अंधेरा दिखाई देने लगा। क्या करूं क्या ना करूं सब समाप्त हो गया ऐसा राजकुमारी वर्मा को लगा लेकिन राजकुमारी वर्मा ने अपनी सूझ बूझ के साथ अपने नजदिकी सेन्ट्रल बैंक ऑफ इंडिया में जा कर बैंक अधिकारियों को अपनी स्थिति से अवगत कराया।

बैंक अधिकारियों ने प्रधानमंत्री मुद्रा योजना के तहत उनको रु 4,00,000/- की वित्तीय सहायता प्रदान की। अपने लगन और मेहनत से राजकुमारी वर्मा ने अपनी सब्जी की दुकान फिर से स्थापित की। कुछ ही महीनों में ग्राहक और आमदनी बढ़ती गयी। आज राजकुमारी बेहद खुशी से सबको बताती हैं की, अगर प्रधानमंत्री मुद्रा योजना नहीं होती तो उनका क्या होता। अब राजकुमारी वर्मा समाज में अपने परिवार के साथ अपना जीवन बेहद खुशी और सम्मान से व्यतीत कर रही है।



PMMY - SUCCESS STORIES



Name of the Borrower:

Ms. V Kalavati

Place:

Telangana

Bank:

Vijaya Bank,
Kamachikal District,
Telangana

Activity

Xerox Machine

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Kalavati has a photocopying machine purchased out of her meagre savings, which was the only source of her income. Her shop was at a good location – close to a school and a bank. Her machine was always busy throughout the day. When the bank's photocopying machine would need servicing or repairs, she would get more business than she could handle. The same is the case during exam time too. She felt the need to have one more photocopying machine, so that she could do more business by catering to more people, each day.

One evening, she decided to try her luck at getting a loan from the nearby bank. When she went to Vijaya Bank, Telangana branch they told her she could apply for a Shishu loan under the new Mudra scheme.

She applied for the loan and a few days later, the loan was sanctioned. She received the money to purchase an additional Xerox machine. With the new machine, she has managed to increase her income sufficiently. She is now planning to expand her business including stationery items for which she proposes for additional loan.



Name of the Borrower:
Kumari Suruchi Mishra

Place:
Alambagh, Lucknow

Bank:
Bank of Baroda, Daliganj
Branch, Lucknow

Activity
Beauty Parlour

Category:
Kishor

Amount Disbursed
₹ 1,00,000/-

Suruchi Mishra is one of the five children of Avinash Mishra, a Government Servant staying at Lucknow. She belongs to a lower middle class family solely dependent on the single earning member. Due to the financial status of the family, Suruchi wanted to do something on her own to earn additional income. Her parents wanted her to continue the studies. She completed Post Graduation in Sociology. Along with her studies, Suruchi learned the art of Beautician and wanted to pursue that as a profession. Though her family initially not appreciated, later relented with one condition that she will work from home.

Looking at the determination, dedication and interest, Suruchi's family allowed her to attend few Beautician Training Programme. She started her beauty parlour from a small room of her house. She earned around ₹ 4,000/- per month and saw a scope for expansion of her business, but it requires investment.

One day Suruchi came to know through newspapers that a MUDRA Scheme has been launched by Hon'ble Prime Minister through Banks and people like her can get Bank loans. She consulted one of her friends working in a Bank and visited the Daliganj Branch of Bank of Baroda. The Branch Manager was very kind to listen to her request and after a brief interview received an application form filled up for a loan of ₹ 1,00,000/- under Kishor category of Pradhan Mantri Mudra Yojana. She received an amount of ₹ 1,00,000/- and expanded her business by purchasing new machines and equipments. Suruchi has also employed two staff for her evergrowing business. She is thankful to Bank of Baroda Official, Prime Minister and Mudra for providing an opportunity to fulfill her dreams.



PMMY - SUCCESS STORIES



Name of the Borrower:

Ranjit Dutta

Place:

Rangirkhari Silchar

Bank:

IDBI Bank, Silchar

Activity

Photo Framing Shop

Category:

Kishor

Amount Disbursed

₹ 2,00,000/-

Ranjit Dutta a resident of Silchar, involved in photo framing business for the past 10 years wanted to upgrade his unit. In spite of his vast experience and popularity he could not upgrade the unit due to lack of sufficient capital. However, over the years he had created a customer base being in the heart of the town. He always desired to have a modern shop with latest frames and variety for which, it required a additional investments in lakhs.

Ranjit Dutta was having his bank account at IDBI Bank, Silchar Branch. One day he saw advertisement about “Prime Minister Mudra Yojna” at IDBI Bank. He discussed about availing loan with bankers. Subsequently, he applied for PMMY Loan to IDBI bank and easily got a PMMY loan being a existing customer. He got ₹ 2,00,000/- under Kishor category of PMMY. His loan was disbursed in two tranches.

Ranjit Dutta procured more supplies, variety of frames, modern equipments and framing tools. A note - worthy upward trend in the business was seen after modernising his framing business. His shop name is ‘The Joy Guru Chabi Ghar’, the unit of Ranjit is now doing roaring business and is able to generate adequate income for his family. He thanked bank and PMMY for his transformation.



Name of the Borrower:

Shri. P. Nagarajan

Place:

Tamil Nadu

Bank:

Punjab National Bank,
Sivaganga

Activity

Civil Construction

Category:

Kishor

Amount Disbursed

₹ 1,00,000/-

Nagarajan hailing from Sivaganga, Tamilnadu was doing a civil construction worker. Income generated through his work was barely sufficient to meet the needs of his family. He is having small family with two children. As the years went by, he started receiving work for some major construction project. He had to say no to few orders, because of the lack of advanced machines with him. He therefore, thought about buying new machines and expand ED his business. He knew that the new machines, tools and equipments can help him to take up some of the major construction contract work and would help him to expand his business and income. However, he did not have the capital to invest for the up-gradation of his construction business. One of the shop owners, from whom Nagarajan regularly bought raw materials, suggested him to go for Prime Minister Mudra Yojana.

Nagarajan visited Punjab National Bank, Sivaganga branch to avail loan for ₹ 1,00,000/- under Kishor category under Prime Minister MUDRA Yojana. He fulfilled all the formalities, received the loan amount and purchased Concrete Mixer machines, Wheel Barrow and other equipments needed to upgrade his unit.

With the new machines, Nagarajan was able to complete the work well in advance and got additional construction contracts, thereby earning more income, which in turn improved his living standards. He thanked to Prime Minister for PMMY.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Vittappa Shenoi

Place:
Alappuzha, Kerala

Bank:
IDBI Bank, Alappuzha

Activity:
Tea Shop

Category:
Shishu

Amount Disbursed:
₹ 50,000/-

Vittappa Shenoi is a cheerful, friendly and happy person. He is a small time Snacks and Tea Vendor. He had a temporary tea shop frequented by office goers and general public. Strangers too revisit him because of his culinary skills coupled with a cheerful disposition.

On one of the routine visits by IDBI Bank official to Vittappa's Tea Shop, the official learned his vision to expand his business along with his elder son. Seeing Vittappa's sound of affirmation, IDBI Bank official explained him the details of the Mudra Loan by the Bank and found he is more than willing to avail the same. Without much of a hiccup, the loan was sanctioned and released to Vittappa. His business has prospered beyond one's imagination.

To the essence of the person, Vittappa is, the small time vendor with a big time heart, has fully repaid his loan and stands testimony to success of the Mudra Yojna as devised by the very Honourable Prime Minister.



लाभार्थी का नाम:
श्री फिरोज खान पठान

जगह:
छैल गांधी नगर

बैंक:
देना बैंक
छैल गांधी नगर, शाखा

कार्यकलाप
रिक्शा चालक

श्रेणी :
किशोर

ऋण प्राप्त राशि:
1,37,600/-

फिरोज खान पठान छैल गांधी नगर के रहने वाले एवं बेरोजगार थे। उन्होंने अपने रिश्तेदारों से किराये पर रिक्शा चलाने के लिए ले रखा था, जिसका वे रु. 150/- हर रोज किराया दिया करते थे। दिन भर मेहनत करने के बाद भी उनके हाथ में बहुत कम पैसे बचते थे, जिससे उन्हें अपने परिवार का पालन-पोषण करने में अत्यंत कठिनाइयों का सामना करना पड़ता था।

एक दिन फिरोज ने प्रधानमंत्री मुद्रा योजना के बारे में अखबार में पढ़ा और वह अपनी नजदीकी देना बैंक की शाखा में गए और प्रधानमंत्री मुद्रा योजना के बारे में जानकारी ली। अगले ही दिन फिरोज ने इस योजना के तहत ऋण प्राप्त करने हेतु आवेदन किया। बैंक मैनेजर ने उन्हें नया रिक्शा लेने के लिए रु 1,37,600/- की ऋण की स्वीकृति दी और ऋण प्रदान किया।

फिरोज ने अब दिये गये ऋण से नया रिक्शा खरीदा और अब फिरोज खुद की रिक्शा चलाकर प्रतिमाह 10,000/- से 12,000/- रुपए कमा लेते हैं और उन्हें रिक्शे का किराया भी नहीं देना पड़ता है। रिक्शे की आमदनी से वह प्रतिमाह बैंक के ऋण की किश्त भी जमा कर देते हैं। अपनी बढ़ी हुई आमदनी और रिक्शे का मालिक बनने के लिए, बैंक और प्रधानमंत्री मुद्रा योजना का आभारी मानते हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:

Shri. Sukh Lal

Place:

Nevada Samogar,
Uttarpradesh

Bank:

Punjab National Bank,
Chakbabura Alimabad,
Uttar Pradesh

Activity

Cycle Repair Shop

Category:

Shishu

Amount Disbursed

₹ 35,000/-

Sukh Lal, a poor, illiterate unemployed young boy residing at Nevada Samogar in Uttarpradesh had a deep desire to earn, but couldn't get any job. Then he decided to use his air pump to earn some money to support his day to today expenses. Witnessing all his troubles and unquenching thirst to earn better income through hard work, one person from his neighbourhood suggested him to apply for financial assistance through Prime Minister Mudra Yojana.

Sukh Lal, approached Punjab National Bank, Chakbabura branch for a loan and shared his desire for setting up a cycle repair shop with the bank Officials. He received all cooperation, guidance and motivation from the Officials to establish a cycle shop. He received a financial assistance of ₹ 35,000/- under Shishu category of MUDRA Loan. With that amount, he hired a shop for running business, bought few cycle spare parts and other required tools for providing, cycle repair and maintenance service to people.

It is indeed happy days for Sukh Lal, as he never thought not even in his wildest dream, that one day he will do a business. This way Mudra-Shishu loan helped Sukh Lal to earn livelihood and become a budding entrepreneur.



Name of the Borrower:
Smt. J. Rajeswari

Place:
AKR Nagar, Sivaganga

Bank:
Punjab National Bank,
Sivaganga

Activity
Idli and Dosa Readymix

Category:
Shishu

Amount Disbursed
₹ 50,000/-

Rajeswari, a poor widow with three dependent children hailed from AKR Nagar of Sivaganga, Tamilnadu. At a young age, she lost her husband with no source of income. She started making readymade idli mix manually in small quantity and selling it to nearby locality for her livelihood. The small venture was successful as people started liking Rajeshwari's Idli and Dosa readymix and her business started growing. The manual preparation of Readymix was a huge and hard task. Therefore, Rajeshwari intended to buy an automatic wet grinder, but couldn't afford its cost.

As Rajeshwari shared her desire of buying a Grinder, one of her client, a working lady bank employee suggested her to go for Prime Minister Mudra Yojana. Rajeshwari visited Punjab National Bank, Sivaganga to avail Mudra Loan. After completion of all the formalities, loan amount of ₹ 50,000/- was sanctioned under Shishu category.

With the said loan amount, Rajeshwari was able to purchase two grinders of 10 litres. She also invested in procuring raw materials and packing materials. With these new investments, she was able to produce more and more Idli and Dosa Mix and sell them to farther localities. With more business, her income went up and obviously improved her living standards.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Dhiru Yadav

Place:
Colonel Ganj Allahabad

Bank:
Punjab National Bank,
Meerapur, Allahabad

Activity
Motor Vehicle Repairs

Category:
Kishor

Amount Disbursed
` 60,000/-

Dhiru Yadav, an agile, hard working, young person was residing in Colonel Ganj area of Allahabad. He always had an urge to be self employed. He had acquired knowledge and skills for repairs of motor vehicle, however he did not have the capital to start a Garage. With a box full of tools, he use to do repairs of the motor vehicles by road side.

Dhiru was full of confidence and faith in his ability to do business, but his only constraint was money to buy a place for business. One of his friends told him about the opportunity to fulfill the dream of owning a repair shop through a Government scheme Prime Minister Mudra Yojana (PMMY). Dhiru got excited and approached Meerapur Branch of Punjab National Bank. The bank took his loan application, processed and sanctioned ` 60,000/- under Kishor Category.

With the Loan amount, Dhiru purchased motor spare parts, tools and also hired a small place. He purchased all required items for servicing vehicles and established his workshop named as 'Priya Auto Repair' at Katra market in Allahabad city. His workshop became popular and got lot of customers. Dhiru is now a satisfied man having fulfilled one of his dream of owning a business of his own.



Name of the Borrower:

Shri. Kuruvachan Zachariah

Place:

Kozhikode, Kerala

Bank:

IDBI Bank,
Kozhikode Main Branch

Activity

Catering Services

Category:

Tarun

Amount Disbursed

₹ 10,00,000/-

Kuruvachan Zachariah after completing Diploma in Hotel Management, worked in the Hotel Industry for ten years. Having done the routine and mundane work for ten years, Kuruvachan thought of putting his hand on catering business. He started providing catering services in the name of Benny's catering. As his catering services gained popularity, he converted his Catering Services into a Hotel cum Catering Services.

Until recently, Kuruvachan was managing business with his own funds and as his catering services are being provided to corporate sector, the average bill realisation time was around two months. As his business grew, he was finding it difficult to manage with his own funds. He was reluctant to approach the banks thinking he was not having any collateral security without which banks would not grant loans. He checked with Money lender for financial assistance, but they were charging a very high rate of Interest.

During this time, IDBI Bank conducted an awareness camp for Prime Minister Mudra Yojana and the officials informed about the Scheme in detail. Kuruvachan was surprised to know that Banks are offering Loans without any collateral security at a very reasonable rate of interest. Considering his experience, good track record and positive feedback from his clients, the bank granted an Over Draft facility of ₹ 10 Lakh under PMMY scheme.

Kuruvachan is happy that he got a timely financial help from IDBI Bank under PMMY, which facilitates his catering operations. He was elated that Benny's catering turnover improved without any financial hitch. Kuruvachan is now making a good profit. Thanks to Prime Minister Mudra Yojana.



Name of the Borrower:

Smt. Manali
Bhaskaracharya
Kudalkar

Place:

Adeli,
Vengurla, Ratnagiri

Bank:

Bank of India,
Vengurla Branch

Activity

Bakery

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Manali Kudalkar living at Adeli village of Vengurla, Ratnagiri, Maharashtra being a housewife had no income. She attended a Training Programme on Food Processing and Bakery Products conducted by Rural Self Employment Training Institute.

Soon after the training, Manali started a business on micro-scale named as Guruprasad SHG Group in her village Adeli. They make different processed food items, bakery items and market it in and around the village. This gave her good experience and reasonable income. She realized with a little investment and expansion of her business, the income would grow.

She applied for Loan under Prime Minister Mudra Yojana from Bank of India, Vengurla Branch for ₹ 50,000/-. Bank officials after completing the formalities disbursed a loan to Manali to expand her food processing and bakery business.

Now, with the help of this small loan, Manali is marketing products of food Processing and bakery items in her village & nearby village Kudal, Vengurla and Sawantwadi and earns more than ₹ 15,000/- per month. Now, her business is picking up and she foresees a bright future ahead, thanks to Mudra Yojana.



लाभार्थी का नाम:
श्रीमती रिन्कु यादव

जगह:
विवेकानंद आश्रम

बैंक:
सेन्ट्रल बैंक ऑफ इंडिया
विवेकानंद आश्रम

कार्यकलाप
सिलाई कढ़ाई

श्रेणी :
शिशु

ऋण प्राप्त राशि:
20,000/-

रिन्कु यादव विवेकानंद आश्रम में अपने पति और 3 बच्चों के साथ रहती हैं। उनके पति, पास के एक दुकान में हेल्पर का काम करते थे, उनको महिना केवल रु 5,000/- मिलते थे। पति की कमायी से ग्रहस्थी चलाना आसान नहीं था। रिन्कु यादव ने दूसरों के घर जाकर झाड़ू, बर्तन, पोछा इत्यादि काम करना शुरू कर दिया।

उसके लिये उन्हें बहुत मुश्किलों का सामना करना पड रहा था। इस काम में उन्हें लज्जा भी आ रही थी, लेकिन उनके पास अपनी ग्रहस्थी चलाने के लिये और कोई चारा भी नहीं था। एक औरत हो कर उन्हें अपने घर की चौखट पार करनी पडती थी। सुबह-सुबह अपने घर का सब काम करके दूसरों के घर में काम करने के लिये निकलना पडता था। बाहर का सारा काम करके वापस शाम को अपने घर का काम करना पडता था। ये सब करके वह बेचारी बहुत थक जाती थी। रिन्कु यादव सिलाई का कार्य भी जानती थी। एक दिन उनकी सहेली ने प्रधानमंत्री मुद्रा योजना के बारे में उन्हें बताया और समझाया कि वह किस तरह अपनी कुशलता का इस योजना के द्वारा लाभ उठा सकती हैं। दूसरे ही दिन रिन्कु सेन्ट्रल बैंक ऑफ इंडिया के विवेकानंद आश्रम शाखा में अपनी सहेली के साथ गई। वहाँ के कर्मचारियों को अपनी पारिवारिक स्थिती से अवगत कराया। बैंक कर्मचारियों ने उनकी स्थिती को देखते हुये और जरुरी कागजात की पूर्ति करके उन्हें प्रधानमंत्री मुद्रा योजना के अंतर्गत सिलाई कढ़ाई के माध्यम से आजिवीका चलाने हेतु 6/10/2015 को रु. 20,000/- की वित्तीय सहायता प्रदान की।

ऋण राशि प्राप्त होने पर रिन्कु ने एक सिलाई मशीन खरीदी एँव अपने घर में ही कपड़ों की सिलाई का काम शुरू किया। उनके समस्त रिश्तेदार, पड़ोसी और मुहल्ले वाले सभी लोग उन्ही से कपडे सिलवाते हैं। इस के कारण उन्हें प्रतिदिन रु 300 से 500 की आय प्राप्त होने लगी तथा उनकी पारिवारिक समस्या धीरे-धीरे कम हाने लगी। अब वह बहुत खुश है, और वह सेन्ट्रल बैंक ऑफ इंडिया तथा प्रधान मंत्री मुद्रा योजना का शुक्रिया अदा करती है।



Name of the Borrower:
Shri. Mahesh Bhaskar
Lingayat (gurav)

Place:
Kuveshi, Rajapur, Ratnagiri

Bank:
Bank of India,
Ratnagiri

Activity
Food Products Business

Category:
Shishu

Amount Disbursed
` 50,000/-

Mahesh Bhaskar Lingayat (Gurav) resident of village Kuveshi, Rajapur, Ratnagiri was doing a job at Mumbai. Two years back, due to his health problem, he returned to his native place Kuveshi. Unemployed with no source of income, Mahesh attended Entrepreneurship Awareness Programme (EAP) conducted by Bank of India at village Kotavade, Ratnagiri and got himself registered for a Fruit Processing Training Programme.

Lingayat attended the training programme in fruit processing conducted by Rural Self Employment Training Institute (RSETI). As a part of the Training Programme, he did market survey and during the survey, he observed that Amla pickle is not available in the market. Hence, he proposed to manufacture Amla pickle in large quantity. He prepared 200kg Amla pickle and sold it in Ratnagiri Paryatan Mahotsav conducted by Hon. District Collector and other Government departments. He got many orders from visitors of Paryatan Mahotsav. He did not have additional capital to invest for further expansion in his business.

An official of Bank of India advised him to avail bank loan under Prime Minister Mudra Yojana for working capital required for his business. Lingayat grabbed this opportunity and applied for a loan with Bank of India, Ratnagiri Branch. The bank sanctioned him cash credit limit of ` 50,000/- under Shishu category for making various pickles & other food products.

At present, Lingayat is doing a business of manufacturing of pickles and food products like ladoos, jackfruit wafers, etc. His monthly sale is ` 20,000/- and he is getting net income of ` 8,000/-. His continuous market research enables him to come out with new products and is confident that within six months his net profit would be ` 20,000/-. The Bank witnessing his prompt repayment of monthly instalment offered him additional help to expand his business under PMMY. An unemployed youth has been empowered to start his own business through Mudra Yojana.



Name of the Borrower:
Smt. Sangeeta Prajapat

Place:
Bhilwara

Bank:
State Bank of Bikaner
& Jaipur, Bhilwara Branch

Activity:
Clay Pot

Category:
Shishu

Amount Disbursed
` 50,000/-

Sangeeta Prajapat's husband sells clay pots on a hand rickshaw (thela) in and around Bhilwara during Summer Season. Sangeeta, a 40 years housewife with one son and two daughters studied up to fourth class having a good knowledge of clay pot quality, trend and choice of clay pot of customers. She assists her husband in procurement, storage and other activities of his business. During off season, they become jobless and had to sit idle at home with no source of income. With three children to raise, without income, their livelihood run into shambles.

Sangeeta got to know the details of the Prime Minister Mudra yojana (PMMY) through a campaign launched by State Bank of Bikaner and Jaipur, Bhilwara branch. She got motivated by the bank Officials offer of easily getting the Mudra loan for realizing her dream of doing the business from a permanent place. Getting a place for business and for purchasing the Clay pot, Kalash stocks etc. required finance. Since hiring a place would cost huge amount, she with the support of her family, found a vacant plot on a busy Sanganer Road chouraha and occupied that place with clay pots.

To meet the financial needs, she approached the State Bank of Bikaner and Jaipur, Bhilwara branch and applied for a loan. The Bank officials seeing the determination and credentials, sanctioned and provided a Cash Credit of ` 50,000/- under PMMY scheme Shishu category.

With the loan amount, Sangeeta purchased clay pots and kalash and other related products and sold these items. Now the daily turnover of her business is ` 400/- to ` 500/- and deals with around 25 customers. By next season, Sangeeta is confident of growing the business to the tune of ` 1,000/- per day with the increase in productivity and efficiency. Life style of her family improved as all the members are involved in this family business. Thus her efforts, hardwork and a little financial push by the Bank under the Prime Minister Mudra Yojana scheme has played a major role in making a new age entrepreneur.



PMMY - SUCCESS STORIES



Name of the Borrower:

Shri. Mallella
Nageswar Rao

Place:

Kamachikal District,
Telangana

Bank:

Vijaya Bank, Kamachikal
District, Telangana

Activity

Chicken Shop

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Mallella Rao was running a chicken shop for several years and it was a profitable business for him. As the years passed by more chicken shops started thriving around his locality and as a result his profitability dipped and his business went down.

He did not have the money to invest in renovation of his shop, because, his earning was barely enough to sustain his livelihood. He did not want to borrow money from the local money lenders because their interest rates were always too high.

During this time one of friend came up with a solution – the Prime Minister Mudra Yojana launched by the government. He went to the bank, full of hopes and was thrilled when he got a loan sanctioned for ₹ 50,000/- under Shishu Category.

He renovated his existing chicken shop, furnished it with hygienic conditions & better ambience, filled with more chicken stock each day. This helped him to improve the sales and boosted his income drastically. He is extremely thankful to the Government and the Bank for the Mudra scheme, which has helped him to continue with the business and sustain his livelihood.



Name of the Borrower:

Smt. Hemalatha

Place:

Kamachikal
District, Telangana

Bank:

Vijaya Bank, Kamachikal
District, Telangana

Activity

Garment Shop

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Like most of the agrarian families in our country, Hemalatha and her family worked hard, ploughed the field and reaped the harvest with much of aspiration and hope. A family with six school going children and an elderly parent were surely heartening, but to support them with their educational, medical and daily expenses were not an easy task. Hemalatha, a homemaker also owned a small sewing machine and earned an extra income by altering, stitching clothes for neighbours and friends.

Quite tragically on one season the crops in their farm got infected, they thought it was the end of the road for them. Hemalatha's earnings were too meagre to provide any kind of support to her family and to add to her woes, her husband began falling ill and all the responsibility fell on Hemalatha the only other bread winner.

As a result, the family couldn't pay their daughter's school fees. She was summoned for a meeting with the School Principal. Incidentally, this meeting was a big turning point in their lives. Looking at their plight, the Principal spoke compassionately and introduced them to the Pradhan Mantri Mudra Yojana and how it could help her improve her tailoring business.

Hemalatha visited the nearby Vijaya bank, as guided by the bank officials, she completed all the formalities and obtained the Shishu loan of ₹ 50,000/-. With the loan amount, she purchased clothes and laid the foundation of her own small Garment shop. The shop did extremely well earning a good income. She is happy that now with good income. She could take care of her children education and the medical expenses of her husband and elderly parents. Now, she is planning to improve the garment business further with additional Bank finance and increase her income level.



PMMY - SUCCESS STORIES



Name of the Borrower:

Kalingi Nagamani

Place:

Kamachikal District,
Telangana

Bank:

Vijaya Bank, Kamachikal
District, Telangana

Activity

Kirana Store

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Kalingi was running a small Kirana store in his village and i was never happy with his earning's. For a family of seven children, it was a huge burden to feed and take care of their educational and other needs. Kalingi had some plans to set up a garment business and was confident that it would do well, but he did not know how to gather the financial assistance to fulfill his plan.

One evening, as he sat back in his shop, worried about the future of his family, one of his neighbour walked in to his shop, noticed that Kalingi was depressed and not in his usual mood. As Kalingi emotionally narrated his problems, his neighbour calmed him down and encouraged him by informing about the financial help extended by the Government through Prime Minister Mudra Yojana (PMMY), with which he can start a new business.

The next day, both went to the bank and Kalingi applied for a loan under PMMY scheme. Within a span of few days, a loan amount of ₹ 50,000/- under Shishu Category was sanctioned and Kalingi converted his kirana store into a garment shop. As he stocked his shop with latest designs and variety of clothes, with a good customer response his sales increased thereby increase in income. His new source of income was a big help for him to support his family. His standard of living has improved, thanks to the Prime Minister Mudra Yojana.



लाभार्थी का नाम:
राजीव कुमार पासवान

जगह:
मुजफरपुर

बैंक:
उत्तर बिहार ग्रामीण बैंक
मुजफरपुर

कार्यकलाप
मोबाईल मरम्मत

श्रेणी :
शिशु

ऋण प्राप्त राशि:
10,000/-

राजीव कुमार पासवान अपने पिता के साथ राजला ग्राम मुजफरपुर में रहते थे। राजीव ने मोबाईल मरम्मत का प्रशिक्षण प्राप्त किया था। वह मोबाईल मरम्मत का कार्य अपनी झोपडी नुमा दुकान में करते थे। दुकान छोटी थी और झोपडीनुमा थी इसलिये उनके दुकान में बहुत कम ग्राहक आते थे और आमदनी भी बहुत कम हुआ करती थी। जिससे की उन्हें अपनी ग्रहस्थी चलाने में बहुत दिक्कत हो रही थी। साथ ही साथ उन्हें अपने बुजुर्ग पिताजी को भी संभालना था। उनकी देखभाल करने में राजीव अपने आपको बहुत खुश नसीब मानते थे पिताजी भी अपने पुत्र की सेवा से प्रसन्न थे लेकिन राजीव को हर दिन अपने व्यवसाय की चिंता लगी रहती थी।

ये सब कम था की, एक दिन जब सुबह राजीव कुमार अपनी दुकान खोलने आये तो सामने का दृश्य देखकर अपने होश खो बैठे हुआ यँ की रात में ही उनके दुकान में चोरी हो गई थी। अपना रोजगार खो बैठे राजीव कुमार सोच में डूब गये, कुछ सूझ ही नहीं रहा था तभी उनके एक करीबी दोस्त ने उनका धीरज बढ़ाया और प्रधानमंत्री मुद्रा योजना के बारे में बताया।

राजीव कुमार ने अपने दोस्त के साथ उत्तर बिहार ग्रामीण बैंक में जाकर अपने बैंक मित्र से संपर्क किया। उनके मित्र ने उनको बैंक मेनेजर से मिलवाया और उनकी स्थिति से अवगत कराया। बैंक मेनेजर ने राजीव की स्थिति को देखा और सुना, उसके बाद उनके पास से बैंक ने कागजी कार्यवाही पूरी करने के बाद रु 10,000/- का ऋण दिया। इस ऋण से राजीव कुमार ने अपना रोजगार पुनः शुरु किया और अपने जीवन की गाडी को आगे बढ़ाने में सफल हो गये। वह उत्तर बिहार ग्रामीण बैंक तथा प्रधानमंत्री मुद्रा योजना का आभार व्यक्त करते हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:

Smt. Seema
Angad Gavali

Place:

Satara, Maharashtra

Bank:

Bank of Maharashtra
Mid Corporate, Satara

Activity

Selling Home Appliances

Category:

Kishor

Amount Disbursed

₹ 1,95,000/-

Hailing from a poor background, Seema Angad Gavali and her family stayed at a bus stand and relied on food offered in the temples. Seema was selling agarbattis door to door and earning around ₹ 5,000/- per month, just to feed her family.

As her income steadily increased, she hired a house on rent and moved with her family. Over a period of time, she with her business skills thought of producing her own daily useable home appliances. It required machinery and raw materials for which she needed some financial assistance. Seema approached Mid Corporate branch of Bank of India for term loan under Prime Minister Mudra Yojana. Looking at her earnest desire and commitment, the branch officials financed her with a loan of ₹ 1,95,000/- for purchase of machinery under PMMY Kishor category.

Seema invested the loan amount in her business and established a firm called "Kamal Industries". Within a short span of time, she started producing at least 11-12 new products such as agarbatti stand, dhoop stand, fridge bag, atta bag, shaving stand, soap card, utensil scrub etc.

The bank also gave an additional cash credit limit of ₹ 1,00,000/- lakh as working fund to support production cycle of increased product base from one to twelve products. After getting finance under PMMY, the net surplus after deducting all the expenses of the unit, Seema, the new age entrepreneur net income rose to ₹ 40,000/- per month. She also employed 4 women and 2 men workers.

Seema received praises for her business innovations and felicitated by the Dist. Collector for her success. Seema continues her quest of searching and applying her ideas to develop new and beneficial home product, adding value to the existing products.

From being a destitute to an entrepreneur, Seema and her family have come a long way. She is grateful to the Prime Minister Mudra Yojna which made her realize dream - a story from Rags to Riches.



Name of the Borrower:

Shri. Habib Ashraf

Place:

Peepalsana, Moradabad

Bank:

Prathama Bank,
Peepal Sana, Moradabad

Activity

Mobile Repairing Shop

Category:

Kishor

Amount Disbursed

₹ 1,50,000/-

Habib Ashraf a native of Peepalsana, Moradabad had good skills on mobile repairing work. Despite his skills, he couldn't generate a enough income as he was working in small mobile repairing shop under low wages. As he was the only earner, his family suffered a lot due to his low & irregular income.

Finally, one day Habib devised a plan to come out of his poverty by using his technical skills and become self employed. He came to know about Pradhan Mantri Mudra Yojana through newspaper advertisement and contacted Peepal Sana branch of Prathama Bank. The Bank officials were courteous enough to lend a helping hand, accepted his application and after proper assessment by branch authorities, a loan of ₹ 1,50,000/- was sanctioned under Kishor category.

With the help of loan amount, Habib purchased mobile repairing accessories & tools and started his own business. He started door to door pick-up service and sought his customer's suggestions to provide better service at his shop. As a perfect salesman, he has found new markets for growth of his business and reached out to business concerns, residential buildings and personal residents. After two months, he started getting good profit from his mobile repairing shop. His family is happy and at peace owes his success and happiness to 'Pradhan Mantri Mudra Yojana' and 'Prathama Bank'.



Name of the Borrower:

Shri. Indra Pal

Place:

Dilari, Thakurdwara,
Moradabad

Bank:

Prathama Bank,
Dilari Branch

Activity

Iron & Tin Item

Category:

Kishor

Amount Disbursed

₹ 80,000/-

Indra Pal, used to work in a small shop manufacturing of iron and tin items. His family including a wife, three children along with his parents were staying at his native village Dilari. In spite of his incredible skills and knowledge of Tin work, he remained poor and could not manage his family requirements. Understanding his plight, some of his friends advised him to go for self employment and avail loan through Prime Minister Mudra Yojana.

Indra Pal approached the officials of Prathama Bank, Dilari branch and shared his current plight & dream of becoming a self-employed person. Bank officials explained him that Prime Minister Mudra Yojana (PMMY) is for such dreamers and for start-ups. They further informed him the procedures for availing the loan and its benefits. Indra Pal completed the formalities with the bank and a loan amount of ₹ 80,000/- was sanctioned under Kishor category. He was very much delighted to get this loan without hassle and cumbersome formalities.

After getting the loan from Prathama bank, Indra Pal purchased accessories & tools for manufacturing Iron/Tin boxes, Grain bins & other related items. He started his own business with tools in his hands & courage in his heart. Presently he is doing well in this business and is looking forward to see the fruits of his workmanship in a big way in coming few months. The profit he made enabled him to pay the school fees of all three children and also take care of his old parents.

Indra Pal with his creative & business mind wanted to focus on manufacturing new items to improve his earnings. He often quotes to his friends 'Prime Minister Mudra Yojana' is for small entrepreneur to achieve their dreams.



Name of the Borrower:
Shri. Rupesh Chourisia

Place:
Sehore, Madhya Pradesh

Bank:
Bank of India, Krishi
Upaj Mandi Branch

Activity
Mobile Repairing Shop

Category:
Shishu

Amount Disbursed
` 25,000/-

Rupesh Chourisia, 32 years young commerce graduate working in a Private Company was earning a monthly income of ` 7,000/-. The income was insufficient to support his family of four including two school going children. Unfortunately, the firm in which he was working got closed, he became jobless and went in depression. During that time, Rural Self Employment Training Institute (RSETI) was conducting training programme for mobile phone repairing. Rupesh joined the course with little interest.

Rupesh during the training was excited to know that the Government was offering loan through Prime Minister Mudra Yojana to start new business ventures. Bank of India, Krishi Upaj Mandi branch officials visited RSETI, Sehore and offered financial help to all deserving students to start a business. Rupesh snatched this opportunity and applied for an initial loan under Shishu category. After fulfilling all the formalities, the bank sanctioned an amount of ` 25,000/- for purchase of Mobile repairing equipments.

Rupesh with the help of the loan rented a shop at Sehore, brought equipments, tools for mobile repairing and started his own business setting up a small mobile repair shop with recharging facilities. By learning the tricks of business, he soon became an expert in mobile phone repairing.

Presently his shop is always crowded with people lined up for repair and recharge. Good days came in his way as he started earning ` 10,000/- per month. Rupesh's hard work, and sincerity paid off. After three months of starting the shop, his income has increased to ` 13 to ` 15 thousand per month. As he pays his installments regularly, bank is also more than willing to extend financial help to expand his business. He is now planning to sell mobile phones. Rupesh along with his family is happy and grateful to Prime Minister Mudra Yojana.



Name of the Borrower:
Shri. Nasim Ahmad

Place:
Fatehullah Ganj,
Thakurdwara, Moradabad

Bank:
Prathama Bank,
Thakurdwara Branch

Activity
Tailoring Shop

Category:
Shishu

Amount Disbursed
` 25,000/-

Nasim Ahmad, a tailor by profession, was living in Fatehullah Ganj Mohalla of Thakurdwara, Moradabad. He had a shop with a single sewing machine with no staff, therefore, the earning was on lower side. He could not provide better living standards for his large family. Realising that there is good potential for the growth of his tailoring business, he thought of ways to expand it with more machines and staff. He then decided to overcome the impediment of lack of finance with a help of a bank loan. As he approached Prathama Bank, Thakurdwara branch, he was advised about the government scheme known as Prime Minister Mudra Yojana, a financial help for emerging entrepreneurs. The Bank Manager was helpful by extending all possible guidance to Nasim in applying for Mudra loan.

Prathama Bank with no delay, processed and sanctioned a loan amount of ` 25,000/- under Shishu category of Mudra Yojana. Delighted Nasim, with that loan amount purchased two more machines, deputed two persons on job work basis. Presently, he gets good tailoring work, earns good income and could now meet his family's financial needs.

A small help through Mudra Yojana has enabled Nasim to take a big leap. The entire locality witnessed Nasim's transformation, his success is now inspiring many youths to take entrepreneurship. He gives full credit of his success and happiness to Prime Minister Mudra Yojana, an easy loan with large benefits, transforming lives. He gives friendly advice to others that with determination and vision, anyone can fulfill his dreams with the help of 'Mudra Yojana'.



लाभार्थी का नाम:
श्री अर्जुन कुमार

जगह:
मन्कोली ग्राम

बैंक:
उत्तर बिहार ग्रामीण बैंक
मन्कोली ग्राम

कार्यकलाप
मसाला की दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 10,000/-

अर्जुन कुमार अपने पिता के साथ मन्कोली ग्राम में रहते थे। इनकी कहानी कुछ इस तरह है। जब अर्जुन की शादी हुई उस समय वे बेरोजगार थे। शादी के बाद अर्जुन दो बच्चों के पिता बन गए, फिर भी आमदनी के नाम पर अपना कुछ नहीं था। उनके पिताजी ने भी उनका खर्चा उठाने से इंकार कर दिया। अब उनके सामने बहुत सारी समस्याएं खड़ी हो गईं। पहले वह अपने पिताजी पर निर्भर थे। अब पिताजी ने अर्जुन के परिवार का बोझ उठाने से इनकार कर दिया तब अर्जुन को अपनी जिम्मेदारी का अहसास हुआ।

अभी तक वे अपनी जिम्मेदारी से हाथ झटक रहे थे। अब उन्हें अपनी पत्नी और बच्चों की चिंता होने लगी। उनके भविष्य के बारे में सोचने के लिये वे मजबूर हो गये। अब उन्हें बहुत सारी समस्याओं का सामना करना पड़ रहा था उनकी पत्नी उन्हें हर बार दो बात सुना देती। उनके बीच में झगडा होने लगा। इसकी वजह थी की वे बेरोजगार थे। अर्जुन ज्यादा पढे लिखे नहीं थे और उनके पास रोजगार के लिये पुंजी भी नहीं थी।

तभी उनकी पत्नी ने उन्हें समझाया की आप बैंक में जाकर ऋण के लिये बातचीत करें। पत्नी की बात सुनकर अर्जुन उत्तर बिहार ग्रामीण बैंक में गये अपनी मन की इच्छा बैंक कर्मचारीयों को बताई। बैंक कर्मचारीयों ने उनकी पुरी बात सुनकर उन्हें प्रधान मंत्री मुद्रा योजना के अंतर्गत ₹ 10,000/- का ऋण दे दिया।

अर्जुन ने उस ऋण से अपनी मसाला एवं दैनिक उपयोग की छोटी सी दुकान खोल दी। अब दुकान की वजह से उनकी आमदनी शुरु हो गई है। अब वे अपने परिवार के साथ खुशहाल जीवन व्यतीत कर रहे हैं। अब वे अपने साथियों को भी उस योजना के बारे में जानकारी दे रहे हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Harish Korani

Place:
Bhilwara

Bank:
State Bank of Bikaner
& Jaipur, Bhilwara

Activity
Retail Shoe Shop

Category:
Kishor

Amount Disbursed
₹ 5,00,000/-

Harish Korani, a 32 years old young man, after working for more than 10 years in different countries was living with his daughter in Bhilwara, Punjab. He had good experience in marketing field as he had worked at renowned Super markets in Liberia, West Africa, and Dubai. He returned to our country with an intention of doing business. Initially, he assisted his elder brother at a retail shoe shop. After gaining required experience in understanding the local market, he started his own business marketing kids' shoes/sandals. He infused ₹ 8 lakhs in his business and for additional capital, as guided by his elder brother approached State Bank of Bikaner & Jaipur, Bhilwara branch for loan of ₹ 5 lakhs as a loan under Prime Minister Mudra Yojana. The Bank after verifying his credentials and confidence extended a helping hand to Harish to set up his business.

After availing loan from the bank, Harish increased the quantity of stocks and diversified with addition of new range of ladies shoes and sandals. Moreover, he employed one staff at his shop as a salesman and another one for marketing the products in and around Bhilwara. Now, his per day turnover of his business is ₹ 5,000/- to ₹ 7,000/-. There is a growing number of customers foot falls each day at his shop. With his sharp business acumen, Harish expects that within a year, his sales would grow to the tune of ₹ 12,000/- per day.

Business acumen and talents and with the help of PMMY, Harish a young person returned to India started business with the assistance of PMMY and also generated employment for others.



Name of the Borrower:

Smt. Anita Soni

Place:

Mirzapur, Uttarpradesh

Bank:

State Bank of
Bikaner & Jaipur

Activity

Ladies Garment Store

Category:

Tarun

Amount Disbursed

₹ 10,00,000/-

Anita Soni a hard working, 35 years old lady with two children was living at Bhilwara, Rajasthan. She was doing business of ladies garments from her own house for last 5 to 6 years. She strived hard for last few years to take her business to the next level in terms of sales and earnings, but in vain. Then, she wanted to set up a shop to expand her business, but did not have capital for the same. A few months after launching of Prime Minister Mudra Yojana, she went to State Bank of Bikaner and Jaipur to enquire whether she is eligible and could avail loan to strengthen her business.

The bank explained her benefits of Prime Minister Mudra Yojana Loan Scheme and motivated her to take advantage of the scheme. With the help of MUDRA loan of ₹ 10 lakhs, Anita gave a permanent shape to her business. She opened a complete ladies' garment store 'LAADLI COLLECTION' at a prime commercial place at Bhilwara centre. Assisted by a lady staff, she steadily increased her customer base. Presently the turnover of her store is ₹ 3,000/- to ₹ 5,000/- every day with a footfall of 20-25 customers. Anita being an ambitious women entrepreneur wanted to grow her business many folds. With her hard work and meticulous execution of introducing current fashion and trends in ladies garments, within a span of one year, she is confident of taking her sales to more than ₹ 20,000/- per day.

Anita feels without Mudra Yojana, she wouldn't have got this much confident to turn into a new age woman entrepreneur and is grateful to the bank for guiding her for applying loan through Mudra Yojana. She is happy with the increased living standards of her family.



PMMY - SUCCESS STORIES



Name of the Borrower:
Smt. Siya Sanjay Kamble

Place:
Tembe, Ratnagiri,
Maharashtra

Bank:
Bank of India,
RMIE Branch

Activity
Phenyl & Liquid hand wash

Category:
Shishu

Amount Disbursed
` 50,000/-

Siya Kamble lives in a village called Tembe at Ratnagiri District, Maharashtra. Her family is involved in agriculture and she is an active member of Mahila Bachat Gat of her Tembe village. Maharashtra State Rural Livelihood Mission department (MSRLM), which works for upliftment of Self Help Group members like Mahila Bachat Gat, educates in improving the livelihood, culture and improvement in members income. MSRLM as part of their training programme, recommended Siya Kamble for Phenyl and Liquid hand wash preparation training. During the training, bank officials gave a presentation of Prime Minister Mudra Yojana (PMMY) and its benefits.

After completing Phenyl & Liquid hand wash preparation training, Siya Kamble requested Bank of India for a loan of ` 50,000/- under PMMY scheme for commencing her own business. Fulfilling the aim of Prime Minister Mudra Yojana to help the Startups, the bank after scrutinising her application, sanctioned her proposal and disbursed a loan of ` 50,000/-.

With the financial help, Siya prepares liquid Soap, Phenyl and various types of Scents and supplies to different shops with good profit margin. She took part in Saras Pradarshan conducted by District Rural Development Agency (DRDA), Ratnagiri and sold various types of Scents and Phenyl with gross sales worth ` 30,000/- thereby earning net profit of ` 12,000/- within four days. Presently, she has done a survey of various Hospitals and High school and receives good volume of orders from them. Now Siya Kamble is being recognized as one of the emerging entrepreneur from Ratnagiri due to her hard work and Mudra Yojana.



Name of the Borrower:

Vadlakonda Laxmi

Place:

Kamachikal
District, Telangana

Bank:

Vijaya Bank, Kamachikal
District, Telangana

Activity

Catering Business

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Laxmi, a hard working woman makes tasty food and provides tiffin services in her town. Whoever tasted her food always praises her for its deliciousness. She had the knack of putting together delicious meals in quick time. Every meal cooked by her fit to be served at restaurants. It was no surprise that her small home tiffin centre was an instant success in the town. She began this venture out of her love for cooking and as the orders poured in, she realized that she could make this a long-term profit making business.

Managing the tiffin centre alone became tedious for Laxmi and required helpers. One day, when she was walking back after her regular grocery shopping, she saw a banner outside Vijaya bank, Kamachikal branch, about easy loans available to new start-ups under the Prime Minister Mudra Yojana. Next day, she went to the bank to find out more about the scheme and learned that she could get the loan easily.

Laxmi applied for the loan, bank after completing the formalities, disbursed an amount of ₹ 50,000/- under Shishu category of Mudra Yojana. The loan amount helped her to convert her small tiffin centre into a mini catering business. With that money, she could buy more utensils and employ two helpers. Thereafter, She got many catering orders for various events. Today, Laxmi runs her business successfully, earning a much higher income for her family. The Prime Minister Mudra Yojana has truly transformed a small time home cook to an independent caterer.



PMMY - SUCCESS STORIES



Name of the Borrower:

Shri. Rohit
Prasad Maravi

Place:

Rampur, Jabalpur

Bank:

Central Bank of India,
MPHB, Jabalpur

Activity

Taxi Service

Category:

Tarun

Amount Disbursed

₹ 8,20,000/-

Rohit Prasad Maravi, a driver by profession was working with a taxi agency for a salary of ₹ 5,000/-. With such a meager salary, he could not meet the family expenses. He had the desire to start his own business, because of his low income level. However, since he did not have property to offer as collateral, he never thought of availing any bank loan.

Rohit knowing about Pradhan Mantri Mudra Yojana through his friends, approached Central Bank of India, MPHB branch and got surprised that he can get Mudra loan even without collateral security. He applied for the loan under Tarun category, so that he himself can own a taxi.

Looking into the experience of the applicant in the related field, the bank officials after due verification sanctioned the proposed loan under Mudra Yojana. Rohit Prasad Maravi purchased a taxi with the sanctioned loan amount and operates around Rampur.

Now, Rohit is not only a proud owner of his vehicle and saves ₹ 17,000/- per month after paying his bank loan installment. His standard of living has improved as the income increased from ₹ 5,000/- to ₹ 17,000/-. He thanked Pradhan Mantri Mudra Yojana for bringing a hope for the hopeless.



लाभार्थी का नाम:
रूपेश कुमार

जगह:
सिहोर

बैंक:
नर्मदा झाबुआ ग्रामिण बैंक
सिहोर

कार्यकलाप
टेलरिंग दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 50,000/-

श्री रूपेश कुमार पिछले 10 साल से टेलरिंग की छोटी सी दुकान चला रहे थे। गाँव में टेलरिंग की दुकान चलाना चुनौती पूर्ण रहता है। क्योंकि गाँव के सभी लोग तथा रिश्तेदार कपड़े तो सिलवा लेते थे लेकिन पैसे उधार रखते थे। ऐसे उधारीवाले धंधे में कितनी भी मेहनत की जाए, उसका फायदा नहीं होता। फिर भी ग्राहकों को संतुष्ट रखना कर्तव्य समझकर, रूपेश कुमार ये काम मन लगा कर रहे थे, लेकिन उन्हें बहुत सारी पारिवारिक जिम्मेदारियाँ निभाने में दिक्कत हो रही थी। उनके यहाँ दो नोकर भी काम करते थे। उन्हें तो हर महीने में तनखाह देनी पड़ती थी। उस के बाद जो कुछ बचता था उसमें वह अपनी घर ग्रहस्थी चला रहे थे। उन्हें अपने परिवार की चिंता सताती थी उनके भविष्य के लिये कुछ न कुछ करना पड़ेगा ऐसा उन्हें हर बार लगता था। अपनी दुकान बड़ी होनी चाहिये और उसमें अच्छी कमाई हो इसलिए वह सोचते रहते थे।

एक दिन उसने सोचा की इसके लिए किरसी के पास से ऋण लिया जाए लेकिन उनके पास ऋण प्राप्त करने हेतु कोई संपत्ति गिरवी रखने के लिए नहीं थी और साहूकार से ऋण लेना और उसकी उँची ब्याज दर के कारण उसे वापस करना बहुत मुश्किल था। एक दिन उनके पड़ोसी ने उन्हें प्रधानमंत्री मुद्रा योजना के बारे में बताया। दूसरे दिन रूपेश कुमार अपनी गाँव की नर्मदा ग्रामिण बैंक में जाकर इस योजना के बारे में बैंक कर्मचारियों से बातचीत की। कर्मचारियों ने उन्हें प्रधानमंत्री मुद्रा योजना की पूरी जानकारी दी। उन्हें अब विश्वास हो गया की अब वह अपनी दुकान अच्छी तरह से चला सकते हैं। जो ऋण की जरूरत थी वो अब पूरी हो जायेगी। उन्होंने प्रधानमंत्री योजना में ऋण के लिए अर्जी दी और बैंक कर्मचारियों को अपने कार्य के बारे में बताया बैंक ने भी उनके कार्य का पूरा जायजा लेने के बाद उन्हें ₹. 50,000/- ऋण दे दिया।

अब रूपेश कुमार ने इस ऋण से टेलरिंग के लिए जो भी सामान की जरूरत थी वह सामान खरीद लिया इसी के साथ एक और आदमी को भी काम के लिए रख लिया। अब उनकी आमदनी में भी बढ़ोतरी हो गई है। अब उनका परिवार भी खुश है और उनके काम में हाथ बटा रहा है। अब वे सिलाई के साथ साथ सिलाई का मटेरियल भी अपने दुकान में रखते हैं। आगे चलकर वे अपनी दुकान में कपड़ा भी उपलब्ध कराएँ उससे उन्हें और भी आमदनी मिलेगी। रूपेश कुमार इसके लिये अपने बैंक और प्रधान मंत्री मुद्रा योजना का आभार मानते हैं।



Name of the Borrower:

Shri. Kedari
Ramesh Babu

Place:

Eluru, West Godavari,
Andhra Pradesh

Bank:

Vijaya Bank

Activity

Bangles Business

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Kedari Ramesh Babu was a poor man doing bangle business. He along with his wife and one daughter were living at Eluru, West Godavari district of Andhra Pradesh. Due to lack of working capital, he borrowed ₹ 30,000/- @ 10% per month interest from money lenders. All his hard earned money was paid as an interest to money lenders. In the last five years Kedari Ramesh had paid around approximately ₹ 1,80,000/- as an interest to the money lenders. In spite of his prompt interest payment he was harassed by the money lenders. Due to the mental harassment by the money lenders and poor conditions, he along with his family decided to commit suicide.

Fortunately, one of the Vijaya Bank, Eluru Branch customer, knowing the situation of Kedari Ramesh, suggested him to take advantage of Prime Minister Mudra Yojana, a Government Scheme.

Kedari Ramesh approached the Bank Manager and applied for loan. On hearing the sad story, the Bank Manager opened an Account, verified his credentials, sanctioned & disbursed ₹ 50,000/- under Mudra Loan Shishu category.

Kedari Ramesh repaid the outside borrowings bought with higher rate of interest (₹ 30,000/-) and with the remaining amount he manages the bangles business successfully. Now, Kedari Ramesh is happy and enjoying life with his family and also promptly repay the bank loan. He educated customers to save money in Term Deposits and Savings Bank accounts. Mudra loan truly transformed his life and emancipated him from the verge of committing suicide.



Name of the Borrower:
Shri. Sukhjinder Singh

Place:
Daroli Bhai, Moga, Punjab

Bank:
Punjab & Sind Bank

Activity:
Hair Cutting Saloon

Category:
Shishu

Amount Disbursed
` 50,000/-

Sukhjinder Singh was a barber by profession, living in Daroli Bhai village of Moga District, Punjab. He was rendering his services from his temporary hut-type small saloon and his income was like daily wage earner. Sukhjinder Singh always dreamt of having his own independent pukka saloon to render his service to all categories of people. Due to his marginal income, he was finding difficult in fulfilling the day-to-day needs of his family comprising wife, two children and parents. For several years he was struggling with no improvement in earning in the existing saloon setup.

Prime Minister Mudra Yojana, which came as blessing in disguise. One of his regular customers appraised him about the scheme and guided him to the Punjab & Sind Bank, Daroli Bhai Branch, Moga, Punjab. He applied for loan under Shishu category of Mudra Yojana. Bank approved and sanctioned the loan amount of ` 50,000/- promptly. With the help of this amount, Sukhjinder bought modern equipments, refurbished his shop with new mirrors and converted to a moderate, medium level saloon, thereby revised his rates for the services he rendered.

The upgradation of the saloon helped Sukhjinder Singh to increase his daily net income from ` 600/- to ` 1,000/- enabling him to fulfill his family requirements. All this was possible due to Mudra Yojana scheme which transcended his poor living into a more comfortable life.



PMMY - SUCCESS STORIES



Name of the Borrower:

Smt. Daya Rani

Place:

Daulatpur Niwan,
Moga, Punjab

Bank:

Punjab & Sind Bank

Activity

Boutique cum-
Embroidery Shop

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Daya Rani is a divorcee living at Daulatpur Niwan village of District of Moga, Punjab. After she separated from her husband, she was going through a tough time. She was worried about the education and future of her little son. She attended a training on "Dress Designing for Women" conducted by Punjab and Sind Bank, Rural Self Employment Training Institute, Moga. Having learned the skill, she desired to start a Boutique-Cum-Embroidery shop, but money was a constraint for her.

Prime Minister Mudra Yojana gave an opportunity to fulfill the dreams and desires of the skilled persons. During the training Daya Rani came to know about the financial assistance given by the Government through Mudra Yojana. Daya Rani encouraged by the Bank Officials of Punjab and Sind Bank, Daulatpur Niwan branch applied for Mudra Loan under Shishu Category for an amount of ₹ 50,000/-. The Bank processed her application and disbursed the loan amount. With that amount she started her own Boutique-Cum-Embroidery shop at Daulatpur niwan.

Daya Rani's boutique has given her a new hope in life and made her self-dependent, as she earns ₹ 8,000/- to ₹ 10,000/- per month enabling her to take care of her son's education and family's day-to-day expenses. By employing two assistants, she created employment opportunities for others through this small initiative of her very own boutique. Daya Rani is grateful to the Bank and Prime Minister's Mudra Yojana for bringing a positive change in her life and giving hope for the future.



Name of the Borrower:

Shri. Elvin Jacob

Place:

Korampallam, Tuticorin

Bank:

Pandyan Grama Bank,
Puthukudi, Thoothukoodi

Activity

Macroon Manufacturing

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Elvin Jacob, the owner of two buses used to run a Travels business with a daily earning of ₹ 20,000/-. Elvin was surviving with wife, child and extended family at Korampallam, Tuticorin. Suddenly one day, tragedy struck as one of his bus met with an accident and due to this he incurred heavy losses. He was compelled to pay huge compensation which made him almost a pauper. Having faith in his ability, he restarted his life by buying Macroons (sweet famous in southern India) directly from the manufacturers and sold the same in the market. The income generated just helped him to manage the day to day expenses of his family. But he had a yearning desire to become a successful businessman.

The Manager of Pandyan Grama Bank, Puthukudi who knew Elvin well informed him about Prime Minister Mudra Yojana. The Manager advised Elvin that he will bounce back in the business and it is just a bad phase he was going through.

With hope on his sleeves, Elvin as guided by the bank manager applied for Mudra loan under Shishu category for ₹ 50,000/-. The bank after verifying his credentials, sanctioned and disbursed the loan. With that loan amount he bought raw materials, manufactured macaroons himself. It increased the profit margins manifold, enabling him to earn ₹ 8,000/- per day.

The Mudra loan also enabled Elvin to expand his business thereby creating an employment for two persons to work under him. He slowly & steadily started gaining the respect once he enjoyed as a businessman. He is planning to diversify his business soon with an additional financial help through Prime Minister Mudra Yojana. He thanked the Government for helping him through Mudra loan.



PMMY - SUCCESS STORIES



Name of the Borrower:
Smt. Gita Gope

Place:
Saraikela

Bank:
Oriental Bank of
Commerce, Saraikela

Activity
Boutique

Category:
Shishu

Amount Disbursed
` 25,000/-

Gita Gope is a single mother, from Saraikela, Jharkhand. Having separated from her husband, with no regular source of income, she struggled to meet day-to-day expenses including her child's school fees.

Gita knows the art of tailoring. She wanted to start a small tailoring shop for ladies to earn a living. But due to the financial circumstances, she could not afford to buy a sewing machine. Having understood her circumstances, one of her neighbour advised her to apply for a loan under Prime Minister Mudra Yojana. Eagerly she approached the officials of Oriental Bank of Commerce, Saraikela branch, and shared her requirement for a loan for purchasing a sewing machine. After listening to her genuine issue the bank official assisted her to complete all the formalities as per the requisition of the Mudra loan scheme and sanctioned her an amount of ` 25,000/-. With the loan amount she purchased a sewing machine and stitched few blouses for her friends.

Slowly with her hardwork gained a good income with which she could start her own boutique shop. Now, she could take care of her kid's educational requirements. A good response from the locals and neighbourhood for her tailoring skills enabled her to earn ` 5,000/- per month Now she can manage her regular expenses. Mudra Yojana has played a major role in her life.



लाभार्थी का नाम:
मनोज चौरसिया

जगह:
समस्तीपुर, बिहार

बैंक:
युनियन बैंक ऑफ इंडिया
बी आर बी कॉलेज,
समस्तीपुर, बिहार

कार्यकलाप
सब्जी की दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 50,000/-

श्री मनोज कुमार चौरसिया भगवानपुर देसुआ के रहने वाले हैं और वह बेरोजगार थे। बेरोजगार होने के कारण बड़ी सोच में रहा करते थे अपनी रोजी रोटी के लिये कुछ न कुछ रोजगार करना चाहते थे। क्योंकि वह अब शादी के योग्य हो गए थे। घर परिवार वाले उन्हें शादी करने के लिए बोलते रहते थे कि 'न्तु वो शादी करने से पहले अपना कुछ व्यवसाय करना चाहते थे। इसलिय वे अपने परिवार के भविष्य के बारे में बड़े चिंतित थे। उन्हें अपनी योग्यता एवं पसंद का कोई काम भी नहीं मिल पा रहा था। कुछ व्यवसाय किया जाय तो भी उसके लिये पैसे की जरूरत थी और पैसा देगा कौन? ये सवाल भी उनके मन में रहता था। उन्होंने आपना छोटा व्यवसाय करने की ठान ली थी। लेकिन व्यवसाय करने के लिये किसी से ऋण लेना जरूरी था। पर ये ऋण लेने के लिये भी कुछ ना कुछ गिरवी रखना पड़ेगा और उनके पास ऐसा कुछ भी नहीं था जो गिरवी रख पाते। एक दिन मनोज ने अखबार में प्रधानमंत्री मुद्रा योजना के बारे में पढ़ा, उसमें लिखा था की अपना व्यवसाय शुरु करने के लिये जरूरत मंदों को ऋण मिल सकता है और वो भी बिना कुछ गिरवी रखे। मनोज को एक आशा की किरण दिखाई दी।

मनोज अखबार हाथ में लेकर अपने गाँव की युनियन बैंक ऑफ इंडिया की शाखा में गये बैंक मैनेजर ने भी मनोज के प्रश्नो का पूर्ण रूप से उत्तर दिया तब मनोज में और हिम्मत आ गई। उनके व्यवसाय के बारे में पूछा तभी उन्होंने सब्जी की दुकान शुरु करने की बात कही, मैनेजर ने उनको अपना आधार कार्ड तथा राशन कार्ड की एक प्रति जमा करके अर्जी पर दस्तखत करवाये। जरूरी कारवाई के बाद उन्हें ₹. 50,000/- का ऋण प्रदान किया। मनोज ने इस ऋण से अपने नज़दिकी बाज़ार में एक सब्जी की दुकान खोल ली। इस व्यवसाय में सब्जी की बिक्री अच्छी हो रही है। उससे अब मनोज की निश्चित आय भी शुरु हो गई। अब वे निश्चित होकर अपना सब्जी का व्यवसाय बड़ी इमानादारी से कर रहे हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:

Smt. Madhuri/
Shri. Rajendra

Place:

Mirzapur, Uttar Pradesh

Bank:

ICICI Bank, Varanasi

Activity

Saree Weaving

Category:

Shishu

Amount Disbursed

₹ 25,000/-

Madhuri and Rajendra, along with three children were inhabitants of Mirzapur, Uttarpradesh. The couple used to weave sarees at different hand-looms for a daily wages of ₹ 200/-. With such low income they found difficulty in managing their household expenses. They borrowed money from a local money lender at high rate of interest to meet family expenses and got trapped into this vicious cycle of borrowing and repaying. Due to this the entire family went through a stressful time as the days passed in worries about the future.

The ICICI Bank officials proactively approached customers who had vision to start their own business. Madhuri, being a saving account holder of the bank, was approached by a bank official, who explained her about simple documentation for availing loan under Pradhan Mantri Mudra Yojana. She along with her husband after completing the procedures received the loan amount of ₹ 12,000/- under the Mudra loan-Shishu category. Madhuri and Rajendra then started a handloom and manufactured sarees themselves. Slowly & Steadily Madhuri & Rajendra's business grew and earned more income through sale of sarees.

After few months, Madhuri showed the sample of saree weaving to the ICICI Bank Manager. The Bank Manager not only liked her work but also encouraged her to go for more loan to convert her handloom into a power loom. Later she availed a loan of ₹ 25,000/-, which was utilized for transforming her handloom to power loom. As the production of the sarees increased and the quality improved, the income of Madhuri and Rajendra also increased. Now they could save money for the marriage of their both daughters. Further she repaid their loans taken earlier from local money lenders relieving them of all the stress, The impact of Mudra Yojana is very positive and encouraging for Madhuri and Rajendra.



Name of the Borrower:

Smt. Santara/
Shri. Panna

Place:

Mirzapur, Uttarpradesh

Bank:

ICICI Bank

Activity

Carpet Making

Category:

Shishu

Amount Disbursed

₹ 12,000/-

Santara and her husband Panna were daily wage earners working in a handloom company making beautiful carpets in Mirzapur, Uttarpradesh. They have four children, they were struggling to manage the family with their small income and irregular receipt of their wages from time to time. Hardworking Santara and Panna as parents wanted to give their children atleast the basic education. But they could not afford to send their kids to school. They also had a dream to weave carpets themselves and sell it in the market, but money was the only constraint.

ICICI Bank officials from Mirzapur Branch met Santara and Panna during one of their campaign visits and explained the details of Pradhan Mantri Mudra Yojana. They also emphasized that there is no mandatory requirement of any income documents and invited them to visit the branch to apply and avail the loan from this scheme.

Next day, both Santara and Panna excitedly visited the branch fulfilled the formalities and availed Mudra Loan of ₹ 12,000/- under Shishu category. With that loan, they purchased carpet loom of their own. Now, they make beautiful carpets in large quantity and sell it in the market by themselves. The hard working couple now generates decent profit from their efforts, and are able to repay installments regularly to the bank. They decided to invest their savings from the business to educate their kids for their good future. They also trained their relatives in the carpet weaving field for generating more production. Their income grew and they could also give livelihood to others.

Santara and Panna are thankful for Prime Minister Mudra Yojana and grateful to the officials of the Bank for enlightening them about the provision of Mudra loan for the daily wagers like them.



Name of the Borrower:
Smt. Arle Padmavathi

Place:
Thotapalem, Vijayawada

Bank:
Central Bank of India,
Totapalem Branch

Activity
Vegetables Seller

Category:
Shishu

Amount Disbursed
` 40,000/-

Arle Padmavathi is a widow with two small children. She was going through a tough time in life. After her husband passed away, she lost the confidence and had no secured future. For livelihood to her family, she sold vegetables in the nearby market. For the daily vegetables stock purchase she used to borrow from a money lender at high rate of interest. The pressure of repaying the loans with high interest and worries about the children's future took a toll on her health.

One day on a casual chat with one of her friends Arle Padmavathi shared her problems in anticipation for some financial help temporarily. From the chat, she came to know that through Pradhan Mantri's Mudra Yojana, loan is offered to the poor and small businessmen to promote their small business motives. She was eager to take this opportunity for expanding her vegetable selling business. After a couple of days she approached the Central Bank of India, Thotapalem branch and applied for a loan under Mudra Yojana.

The loan amount of ` 40,000/- was sanctioned to her, after due verification of documentation. With that money Arle Padmavathi expanded her shop with variety of vegetables stock drawing more customers. With a good earnings daily, she could repay her loan EMIs on time and also could save some money for the future of her children. Arle Padmavathi slowly started gaining respect amongst her family members and also in the neighborhood. Mudra loan truly restored the life of a widow.



Name of the Borrower:

Shri. Vishnaram
Kukaram Chauhan

Place:

Naranpura, Ahmedabad

Bank:

Central Bank of India,
Naranpura, Ahmedabad

Activity

Sing-Chana Seller

Category:

Shishu

Amount Disbursed

₹ 30,000/-

Vishnaram, a road side vendor used to sell groundnuts & grams (“Sing-Chana”) near Naranpura, Ahmedabad. By buying and selling groundnuts and grams daily “Buy daily-Sell daily” basis in smaller quantities he was earning little income which was not sufficient to support his family needs. He and his wife along with two children depended totally upon his daily earnings to survive. Vishnaram had no savings and was worried about his future.

As the days passed by, he explored the possibility of improving his business on a larger scale. One day he shared his vision with one of his regular client who informed him about the Mudra Yojana and advised him to approach the nearest bank for availing loan. Vishnaram approached the Central Bank of India, Naranpura Branch, Ahmedabad and met the bank officials, they provided the information regarding the loan procedure and its benefits to him and extended financial assistance under the Pradhan Mantri’s Mudra Yojna. As the aim of the Yojana is to encourage micro entrepreneurs, the Bank sanctioned a working capital limit of ₹ 30,000/- to Vishnaram.

After getting financial assistance, he purchased sufficient stock for his business at competitive rates from the wholesale market. Now he sells the goods with a good margin. Vishnaram is now a happy man. Presently with numerous retail customers, he can keep sufficient stock of goods from time to time.

A small financial help from the Bank has proved to be a boon for Vishnaram. Now, he repays his loan instalments regularly on time, and is also able to generate decent income, foreseeing a great future for his family.



Name of the Borrower:

Shri. Ankit Gupta

Place:

Sector 40 D, Chandigarh

Bank:

Punjab & Sind Bank

Activity

Mobile Repairing Shop

Category:

Kishor

Amount Disbursed

₹ 96,000/-

Ankit Gupta runs a mobile repairing shop in Chandigarh. The earnings from his mobile repairing business were inadequate to manage his family and the day-to-day expenses. For a long time he had a very strong desire to expand his business, but due to the shortage of funds, he couldn't make his dream come true.

One of Ankit Gupta's friends, explained him about the Prime Minister Mudra Yojana. He approached the local Punjab and Sind Bank, Chandigarh. He enquired about the documentation and other procedure for loan. He made an application for a loan under Prime Minister Mudra Yojana under Kishor Category. The bank officials after ascertaining the credentials of Ankit's business gave a loan of ₹ 80,000/- for creation of assets and ₹ 16,000/- as working capital for running day to day business.

After receiving the funds, Ankit purchased variety of mobile phones and various mobile accessories and started selling them in his shop. Due to consistency in the income flow, Ankit also started keeping stock of general consumer items like perfumes, stationery items. The customer started buying perfumes and other general consumer items while waiting for the mobile to be repaired. Day by Day his customer base increased and Ankit could see his dream turning true. He is now able to take care of his family and maintain a good lifestyle in the society.



लाभार्थी का नाम:
रानी विश्वकर्मा

जगह:
कोपागंज

बैंक:
यूनियन बैंक ऑफ इंडिया
कोपागंज

कार्यकलाप
ब्युटी पार्लर

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 50,000/-

रानी विश्वकर्मा, कोपागंज ब्लाक के दोस्तपुरा मुहल्ला की एक मध्यम वर्गिय परिवार की रहने वाली हैं। शादी के बाद इनका जीवन मध्यम गति से चल रहा था, पति की अपनी छोटी सी पान-बिड़ी की दुकान पास के बाज़ार में ही थी। जिससे परिवार का जीवन चल रहा था। समय के साथ पारिवारिक बोझ बढ़ता गया और इनका परिवार दो से पाँच सदस्यों वाला हो गया। पति के व्यवसाय से आमदनी में वृद्धि नहीं हुई। इन कठिन परिस्थितियों में रानी विश्वकर्मा को घर की दहलीज पार करके कुछ करने को मजबूर कर दिया। महँगाई के कारण परिवार में तनाव भी बढ़ने लगा। पति की आमदनी इतनी नहीं थी कि परिवार का भरण पोषण हो सके। अब बच्चे भी बड़े होने लगे थे। उनके भविष्य की चिंता होने लगी थी। उन्हें पढ़ा लिखा के कुछ लायक बनाना था। अपने बुढ़ापे की लाठी तो वही थे। रानी ने समाचार पत्र की खबर से प्रेरित हो कर एक दिन कल्याणपुर स्थित स्वरोजगार प्रशिक्षण केंद्र में सौंदर्य कला प्रशिक्षण के लिये आवेदन कर दिया। नवम्बर 2014 में आयोजित 30 दिवसीय प्रशिक्षण में भाग लिया और सौंदर्य कला का काम सीख लिया। शुरुआत में अपने घर से ही यह कार्य शुरू कर दिया। धीरे-धीरे उनका आत्मविश्वास बढ़ता गया और फिर उन्होंने पास के बाज़ार में अपना ब्युटी पार्लर खोलने की सोची। कोपागंज में इनका पहले से ही एक कमरा उपलब्ध था परंतु पूरी तरह से ब्युटी पार्लर के लिए कुछ और पुंजी की आवश्यकता भी थी। इस कार्य में यूनियन बैंक ऑफ इंडिया की कोपागंज शाखा में जाकर अपनी मन की इच्छा बैंक के अधिकारियों को बताई। बैंक ने उन्हें सहायता की और ₹ 50,000/- का ऋण प्रधान मंत्री मुद्रा योजना के अंतर्गत प्रदान किया।

सारी परेशानियों को पार करते हुये उन्होंने अपना ब्युटी पार्लर कोपागंज बाजार में अक्टूबर 2015 को प्रारम्भ कर दिया। अपने कार्य कुशलता और आत्म विश्वास के बल पर आज उनकी आमदनी प्रती माह ₹ - 6,000/- लगभग हो गई हैं, अब वह अपने परिवार का बेहतर ढंग से भरण पोषण भी करती हैं। इनका ब्युटी पार्लर भी उनके क्षेत्र में काफी प्रख्यात है। प्रधान मंत्री मुद्रा योजना के जरिये उन्हें आत्म निर्भर बनने में सहायता मिली, और प्रधानमंत्री मुद्रा योजना से उनका अपना व्यवसाय करने का सपना सच हुआ।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Opinder Sharma

Place:
Panjgrain Kalan,
Faridkot, Punjab

Bank:
Punjab & Sind Bank,
Panjgrain Kalan

Activity
Electrical Shop

Category:
Kishor

Amount Disbursed
₹ 80,000/-

Opinder Sharma is a resident of Panjgrain Kalan Village in Faridkot district, Punjab. He was running a small electrical shop. He used to purchase materials/stocks for his shop on a very high price and with a credit at the rate of 2% per month from the wholesale market. Since he had to repay the credit taken from the wholesale market, a major portion of the profit from the sales proceeds were used for repayment. Due to very limited income from the business his daily family expenses were not manageable. He was literally living on hand to mouth situation.

Opinder Sharma learned about the Pradhan Mantri Mudra Yojana through a local newspaper. Soon he contacted the Punjab and Sind Bank, Panjgrain Kalan Branch, for financial assistance under the Mudra scheme. After inspection of the current business and the stock reports the bank officials asked him to complete the formalities to avail the loan scheme. Finally, he was able to get a Mudra loan of ₹ 80,000/- as working capital loan under Kishor category from the Bank. With the loan amount he purchased stocks in cash thereby saving 02% credit which he earlier used to pay. He slowly increased the stocks in his shop and could sell the goods at a competitive rate. The villagers who were purchasing electrical and electronic equipments from the nearby town have now started purchasing from Opinder Sharma's electrical shop.



Name of the Borrower:

Shri. Sachida Nand

Place:

Lucknow

Bank:

Oriental Bank of
Commerce, Aashiana

Activity

Mobile Repair Shop

Category:

Kishor

Amount Disbursed

₹ 4,00,000/-

Sachida Nand a self-employed, mobile repairer, had a shop at Aashiana Colony, Lucknow, by the name "New Gold Line". Even after running this mobile repair shop for last 4 years, he could barely make a daily earning of ₹ 300/-. He had a plan to expand his mobile repair business to repair-cum-trading business. Due to lack of initial capital he was unable to expand his business.

One day Sachida Nand approached Oriental Bank of Commerce, Aashiana Branch, Lucknow with a paper cutting of daily news paper containing information about Prime Minister Mudra Yojana. He politely introduced himself to the bank official, that he is a mobile repairer and technician by profession. He added that he had to struggle daily for his bread and butter to meet basic requirements of life. He requested the bank official for a credit facility of ₹ 4.00 lakhs for expanding his business. The bank officials after visiting & verifying his business place found his proposal viable and sanctioned a Working Capital Limit of ₹ 4.00 lakhs under Kishor Category of Prime Minister Mudra Yojana.

After availing Loan from the bank, he purchased mobile handsets of various reputed companies and recharge coupons of various mobile service providers and started selling cell phones through his shop. The business picked up fast, and at present Sachida Nand earns approximately ₹ 800/- to ₹ 1,000/- per day and he also provides employment to two unemployed persons. With the help of Mudra Loan and his hardwork, Sachida Nand was able to expand his business to a higher level. Apart from monetary support, now he has more respect in the market.



PMMY - SUCCESS STORIES



Name of the Borrower:
Mohd. Awesh Alam

Place:
Chennai, Tamilnadu

Bank:
ICICI Bank, Chennai

Activity
Vegetable Seller

Category:
Kishor

Amount Disbursed
₹ 3,72,000/-

Awesh Alam, a native of Bihar, now settled in Chennai used to sell vegetables. Being a vegetable seller at a small level, he was not able to make good profit for leading a comfortable life with his family. To overcome the financial crisis, Awesh Alam used to think of changing his business activity in order to earn better income. He was having a Savings account in ICICI bank, Chennai branch. On one of his routine visit to the bank he saw a poster of Prime Minister Mudra Yojana. He enquired the bank officials about the PMMY scheme in details and was excited to know that he was eligible for the same. He applied for a loan under PMMY with the bank for buying a small commercial vehicle Tata Ace. The Bank verified his saving account track record, his ability to do business and sanctioned a Financial Assistance of ₹ 3,72,000/-.

With that amount Awesh Alam bought the commercial vehicle Tata Ace and started transport business. He started transporting goods for many companies from one place to other and started earning a reasonable income. Presently, he earns more than ₹ 20,000/- per month. He is happy now as he is able to take care of all his family. Awesh Alam is also enthusiastic about his plans about purchasing an additional commercial vehicle with the help of Loan under Mudra Yojana.



Name of the Borrower:
Lekh Raj Singh Maurya

Place:
Sambhal

Bank:
Prathama Bank, Sambha

Activity
Tailoring and Readymade
garments

Category:
Shishu

Amount Disbursed
` 50,000/-

Lekh Raj is a tailor and he used to sews cloths on job work basis. He had learnt sewing in his early childhood. A bank official during the visit apprised him about the Pradhan Mantri Mudra Yojana (PMMY) loan scheme. He was motivated by the bank to avail MUDRA loan for expanding his business in a professional way. Lekh Raj completed the basic procedures for the loan application. Thereafter he was sanctioned a loan of ` 50,000/- by the bank. He was guided to expand his business to manufacturing of readymade garments at a small level along with the job work in rural area. Presently, Lekh Raj has employed four other people and provided them with sewing machines for sewing clothes and manufacturing of readymade garments. The unit has interlocking machine also. He generates good income from the unit by supplying readymade garments in the market.

Lekhraj narrates his success story to other enthusiastic entrepreneurs, about how he came from a poor family and how with the help of Prathama Bank and the PMMY Scheme, he started earning a good income.



PMMY - SUCCESS STORIES



Name of the Borrower:
Suresh Purvey

Place:
Ballipur

Bank:
Union Bank, Ballipur,
Bihar

Activity
General Stores

Category:
Shishu

Amount Disbursed
` 50,000/-

Suresh Purvey was an unemployed youth with no source of income. He was worried about his family's future. One fine day, he met the Union Bank Branch Manager in a grocery shop. The Bank Branch Manager explained him about the Pradhan Mantri Yojana Scheme and persuaded him to apply for a loan. Next day, Darsur went to the bank applied for a loan under the Shishu Category to set up a General store.

The bank after getting convinced about his skills and potential offered him loan for ` 50,000/-. After getting the loan amount, he opened a General stores in Ballipur. With his honesty and devotion customer base increased and there was a regular flow of income.

Presently, he can support his family comfortably and wants his children to study and attain greater heights. He has also become social and connected with more people. He talks about the PMMY scheme with others and encourages others to avail its benefit.



लाभार्थी का नाम:
सतीश कालार

जगह:
श्री गंगानगर, जयपुर

बैंक:
युनियन बैंक ऑफ इंडिया
श्री गंगानगर, जयपुर

कार्यकलाप
केबल टी. वी.

श्रेणी :
किशोर

ऋण प्राप्त राशि:
1,00,000/-

सतीश कालार का केबल टी. वी. का व्यवसाय था। गाँव के लोग हर महीने केबल का पैसा नहीं देते थे। उस वजह से वे काफी परेशान रहते थे लेकिन क्या किया जाये उन्हें समझ में नहीं आ रहा था। व्यवसाय है तो सबके साथ अच्छा व्यवहार रखना ही पड़ता है। भले उसके लिये कभी घाटे का सौदा भी करना पड़े। गाँव में व्यवसाय भी सीमित होता है। उसकी वजह से सतीश को आर्थिक परेशानी का सामना करना पड़ता था। घर परिवार चलाने के लिये उन्हें काफी परेशानी होती थी। ग्राहकों से हर महीने पैसा न मिलने की वजह से वे अपने दोस्तों और रिस्तेदारों से अधिक ब्याज पर पैसे लेते थे। उसकी चिंता भी उन्हें सता रही थी। सरकार द्वारा टी. वी. के लिये सेट टॉप बॉक्स लगाना अनिवार्य हो गया, यह कानून पारित होने के बाद सतीश की परेशानियाँ और भी बढ़ गयीं थी। साथ ही साथ व्यवसाय का स्तर भी गिरने लगा था। बाज़ार में अपने आपको स्थापित रखने के लिये उन्हें ग्राहकों को जल्द से जल्द समय पर सेट टॉप बॉक्स उपलब्ध कराना अनिवार्य हो गया था। लेकिन उसके लिये पैसे की सख्त जरूरत थी। तभी उनके दूसरे गाँव के व्यवसायिक साथी ने बताया की आप अपने नजदीकी बैंक में जाकर ऋण के लिये बातचीत करे। दूसरे ही दिन वह अपने नजदीकी युनियन बैंक ऑफ इंडिया की शाखा में चले गये। सतीश ने बैंक मैनेजर से बातचीत की और अपने व्यवसाय की जानकारी दी। बैंक मैनेजर ने उनकी जरूरत कागजात की पूर्ति करके, उन्हें रु. 1,00,000/- ऋण प्रदान किया। उस पैसे से सतीश ने तुरंत अपने ग्राहकों को सेट टॉप बॉक्स उपलब्ध कराये। अब ग्राहक खुश होकर उन्हें हर महीने केबल का किराया खुशी खुशी दे रहे हैं। अब उन्हें लगता है की अपना कारोबार अच्छी तरह चल रहा है। उसके लिये वे युनियन बैंक ऑफ इंडिया और प्रधानमंत्री मुद्रा योजना का आभार मानते हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Rapaka Krishna

Place:
Thotapalem

Bank:
Central Bank of India

Activity:
Cloth Store

Category:
Shishu

Amount Disbursed:
₹ 50,000/-

Rapaka Krishna, an illiterate person living at Thotapalem was working in a small cloth shop. Despite his hard work, his business was at a loss. He found difficulty in maintaining sufficient stock with latest trends due to lack of capital, moreover the cloth stocks were damaged by rats and rodents due to lack of proper storage area. As he was undergoing a crisis in his business he heard the good news through one of his friends about Pradhan Mantri Mudra Yojana, an initiative by the Government to provide assistance to the struggling businessman like him. He approached Central Bank of India, Thotapalem branch. With less efforts and fulfilling the procedures, he got a loan of ₹ 50,000/- under Shishu category.

With the Mudra loan, Krishna refurbished his shop with proper storage space, bought sufficient stocks of cloth with latest trends and started his business afresh. His confidence and hardwork gave prudence in the form of good profit. He is also timely paying back EMIs to the bank. He feels lucky to have the support of PMMY and now leads a comfortable life.



Name of the Borrower:

Shri. Prabhu P

Place:

Madakari Nagar,
Challakare

Bank:

Corporation Bank

Activity

Small Tea & Snacks seller

Category:

Shishu

Amount Disbursed

₹ 50,000/-

Prabhu, a resident of Madakari Nagar is a roadside seller of tea and snacks. It was difficult for him to manage his family consisting of five members. Moreover, he didn't have enough money for the marriage of his daughter. So he wanted to expand his business by establishing a small tea stall where he can do his business from a fixed place. He also supplies tea and snacks to the banks including Corporation Bank, Challakere branch against a monthly payment. As Prabhu shared his dream of a small tea stall to one of the bank officials, who suggested Prabhu to go for a loan under Pradhan Mantri Mudra Yojana (PMMY). After fulfilling the formalities and verification of the documents by the bank, Prabhu received a loan amount of ₹ 50,000/- under Shishu category through PMMY scheme for establishing a tea stall.

With the amount, Prabhu bought a stall and expanded his business with more variety of snacks. His business picked up and started gaining good profit and popularity. With more and more customers coming to his stall, Prabhu is now a happy man with full of smiles. He is now able to save money for his daughter's marriage.



PMMY - SUCCESS STORIES



Name of the Borrower:
Ms. Mamatha

Place:
Katigenahalli, Bengaluru

Bank:
Corporation Bank

Activity:
Flower Vendor

Category:
Shishu

Amount Disbursed:
₹ 25,000/-

Mamatha resident of Kattigenahalli, Yelahanka is a road side flower and garland seller. She buys flower from the market, prepares the garland and sells sitting by the roadside. She also borrowed some money from a local Money lender. She was undergoing difficult time managing her family with her irregular and inadequate income. Her wished to purchase a flower shop, which would increase her earning manifold but it required capital. Once her neighbour suggested to go for financial assistance through loan under Pradhan Mantri Mudra Yojana. Hesitatingly, she approached Corporation Bank, Dwarka Nagar branch, Bengaluru and applied for a loan of ₹ 25,000/-. After verifying all the documents and her credentials, the bank sanctioned and disbursed the applied loan amount.

Mamatha hired a small place near Katigenahalli bus stop and established her flower and garland shop with the help of the Mudra loan. Her business quickly picked up because of the location and yielded good profits. She paid back the money she borrowed from the money lenders. Presently, she is a happy woman and very grateful to PMMY which enabled her to bear a testimony of the transformation.



Name of the Borrower:
Ms. Manju Bhargavi

Place:
Katigenahalli, Bengaluru

Bank:
Corporation Bank

Activity:
Arts and
Handicrafts seller

Category:
Shishu

Amount Disbursed:
₹ 50,000/-

Manju Bhargavi is an expert in Arts and Handicraft. She has established a small showroom to display and sell her artifacts. However, her showroom did not get much attention and was running into losses. Manju did not know what to do. She knew that, if she could give a makeover to her showroom and with the help of a little publicity the business will do better. The only constraint was money. One day her friend suggested Manju to approach the local bank for Financial Assistance. Not sure how the bank will respond to her, Manju approached Corporation Bank, Dwarka Nagar branch and narrated her story. The bank officials were very helpful and gave detailed information about PMMY loan. As advised by the bank, she applied for a Mudra loan of ₹ 50,000/-.

The Bank officials after verifying the credentials, sanctioned and disbursed the amount. With that financial aid, Manju was able to improve her work with more varieties of stock. She also participated in various National Level Competitions. As the popularity of the showroom grew, she started workshops for housewives and students, which lead to additional income and increased sale of arts and handicrafts. She is thankful to PMMY which made a dull Handicraft Showroom to a more active learner's paradise for many.



Car Hire for Long Terms
&
Monthly Basis



Name of the Borrower:
Shri. Manjunath K.

Place:
Maralukunte, Bagalur

Bank:
Corporation Bank

Activity:
Travels

Category:
Tarun

Amount Disbursed
₹ 6,00,000/-

Manjunath belongs from an economically backward class person. He is generating income by driving a taxi. He had an old Tata Sumo, which often went for repairs. Manjunath had to spend lot of money for repairing and on few occasions had to borrow money from money lenders to meet the repairing cost. He was paying a high rate of interest and thus his life was in shambles and debt ridden. One day, suddenly Tata Sumo broke down completely and his life came to a standstill.

Manjunath and his father Krishnappa approached Corporation Bank, Bagalur for a loan for purchasing a new vehicle and also to repair their Tata Sumo and narrated their story. The Bank Officials explained them about the Pradhan Mantri Mudra Yojana. Father and Son both got excited to hear about PMMY and immediately applied for the loan by completing all the formalities. Bank after verification of all the documents sanctioned an amount of ₹ 6,00,000/- to purchase a new vehicle. With the loan amount, Manjunath bought a new Tata Winger and tied up with an IT company for a monthly earning of ₹ 80,000/- and also was able to repair his old Tata Sumo and hired it to a travel agency, earning a monthly income of ₹ 35,000/-. They have already repaid ₹ 1,10,000/- to the Bank. Their total operational income increased from almost zero to ₹ 1,15,000/- per month within a period of four months. The father and son both are grateful to PMMY for transforming their lives.



लाभार्थी का नाम:
गुड़िया रानी

जगह:
महावीर चौक, झारखंड

बैंक:
यूनियन बैंक ऑफ इंडिया
महावीर चौक, झारखंड

कार्यकलाप
बुटीक की दुकान

श्रेणी :
शिशु

ऋण प्राप्त राशि:
₹ 50,000/-

बड़े बड़े व्यापारियों के बीच डरी सहमी चेहरा छुपाये एक शादी शुदा स्त्री मुद्रा ऋण की जानकारी लेने बैंक में आती हैं। शाखा प्रबंधक से बातचीत करती हैं तब पता चलता है कि वह अपना चेहरा क्यों छुपा रही थी। प्राप्त जानकारी से पता चला कि कुछ वर्ष पहले वह आग की वजह से जल गयी थी। इनका हाथ व चेहरा बुरी तरह से झुलस गया था। जिसकी वजह से वह अपना चेहरा छुपा रही थी।

इसके बावजूद उनकी हिम्मत व आत्मविश्वास गजब का था। ये जुझारू औरत का नाम है गुड़िया रानी। उनके पति मानसिक रूप से आज भी अस्वस्थ हैं। वो अपनी बुटीक की दुकान खोलना चाहती थी। शादी के पहले भी वह बुटीक कार्य करती थी। परंतु आर्थिक रूप से कमजोर होने के कारण अपनी खुदकी जगह रहते हुये भी बुटीक कार्य को प्रारंभ करने में असमर्थ थी। ये बात सुनते ही शाखा प्रबंधक ने गुड़िया रानी को प्रधानमंत्री मुद्रा योजना की पूरी जानकारी दे दी।

कहते हैं कि भाग्य ही प्रबल है, परंतु यह भ्रम निराधार है, इस कथन को इस स्त्री ने साबित कर दिखाया। बैंक ने गुड़िया रानी को ₹ 50,000/- का ऋण प्रधानमंत्री मुद्रा योजना के अंतर्गत प्रदान किया। इस आर्थिक सहयोग से गुड़िया रानी ने अपनी बुटीक की दुकान शुरू कर दी चार महिनों में ही उनकी मेहनत रंग लायी। आज वह अपनी दुकान में दो व्यक्तियों को रोजगार भी दे रही हैं। अब वह मानसिक और अर्थिक रूप से संतुष्ट हैं।



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Indrajeet Mahato

Place:
Goaltore, West Midnapur

Bank:
ICICI Bank

Activity
Provision Shop

Category:
Tarun

Amount Disbursed
₹ 6,10,500/-

Indrajit a provision/ration shop owner hails from Goaltore, West Midnapur, a remote place which neither has railways nor a proper road connectivity. He frequently visited Midnapur and Kolkatta for purchasing of grocery items for his shop. Many times he had to cancel his trip due to lack of proper road transport vehicles. Moreover, his ailing father was undergoing a treatment at Kolkatta. With lot of struggle and hardship he used to take his father for medical treatment. Amidst all his chaos in life, one of his friend suggested him to buy a transport vehicle to enhance his business activity and overcome the impediment of lack of transport facility.

One day he came to know about the new scheme launched by Government of India by the name Pradhan Mantri Mudra Yojana, which provides funding support to small enterprises.

Indrajit approached ICICI bank, Goaltore branch and applied for a loan under Pradhan Mantri Mudra Yojana. After getting the loan sanctioned, Indrajit purchased a vehicle, which supported in his business requirements and also transporting his father for medical treatment to Kolkatta. With better transport facility and variety of provisions, additional stocks could be purchased. This helped him to grow his business. Presently, Indrajit is a happy man, enjoying his success in the business with higher income and better customer satisfaction. He is grateful to the bank and PMMY for his success.



Name of the Borrower:

Shri. B Kabula Das

Place:

Puri, Odisha

Bank:

Bank of Maharashtra

Activity

Foot Wear Shop

Category:

Kishor

Amount Disbursed

₹ 1,12,500/-

Kabula Das was running a small Foot wear Shop for the last 15 Years. The shop's interior was the same as it started 15 years ago. Painting and refurbishing of the shop was not done for long time. With better shops in the vicinity the customers foot fall reduced drastically and the sale also suffered due to want of new stocks of foot wear. He was thinking of renovating the shop, but did not have adequate financial resources.

One day, one of his business acquaintances told Kabula Das about Pradhan Mantri Mudra Yojana and advised him to approach the Bank. On approaching Bank of Maharashtra, Puri branch he got to know that the process of getting loan is easy. He applied for a loan of ₹ 1,12,500/- lakhs under PMMY, Kishor category. Bank after scrutinizing and verifying the documents sanctioned Kabula Das the loan amount.

With the Mudra loan amount he procured additional stock and refurbished his shop attractively. Along with little publicity, his sale of foot wear in the shop picked up, and earnings from the shop now increased from ₹ 15,000/- to ₹ 25,000/-. The profit he made for past few months also helped in purchasing of additional variety of foot wears. Seeing the success, he is planning to take dealership of some of the brands. He is also planning to avail further loan from the Bank.



PMMY - SUCCESS STORIES



Name of the Borrower:
Shri. Raju Das Bairagi

Place:
MPHB, Jabalpur

Bank:
Central Bank of India

Activity
Fast Food Centre

Category:
Shishu

Amount Disbursed
₹ 50,000/-

Raju Das Bairagi was working as a cook for a catering service agency. His culinary skills are well known in his locality. He worked on daily wages for the catering agency which fetched him ₹ 200/- to ₹ 250/- per day. Because of his limited income, his family was in distress. One of his friend on a routine chat, persuaded him to start a small hotel by availing a loan from Pradhan Mantri Mudra Yojana (PMMY). Though initially Raju hesitated, he agreed to apply for a loan under PMMY.

Raju approached the Central Bank of India, Milloniganj Branch and applied for a loan under PMMY. The bank was very supportive and sanctioned a loan amount of ₹ 50,000/- under Shishu category. With the loan amount, he rented a small space and started a fast food centre. Raju, now is able to generate an average income of ₹ 500/- to ₹ 600/- per day and is happy with a regular income. He is also now able to take care of the family needs. The business at the fast food centre is picking up fast and he thinks of expanding his business further very soon. The bank has also promised further support to Raju. He feels proud that he has been able to start his own business and provide employment to two more persons in his locality. From a job seeker he has become a Job provider, thanks to Pradhan Mantri Mudra Yojana.



Name of the Borrower:
Shri. Munna Raikwar

Place:
Pathariajat, MP

Bank:
Central Bank of India

Activity:
Fisherman

Category:
Shishu

Amount Disbursed:
₹ 42,000/-

Munna Raikwar is a traditional fisherman doing ferrying in Sagar lake. He had an old small boat for ferrying people, which generated a decent earning. Sagar, a city aspiring to be a Smart City has various activities in and around Sagar lake. Though the earnings were good, Munna realized that the boat is becoming old and safety is important. He wished to buy a new Boat. He approached Central Bank of India, Ranipura branch for a loan to buy a new boat. The Bank officials apprised him about the Loan under Pradhan Mantri Mudra Yojana (PMMY) a scheme to support small entrepreneurs.

Delighted to hear about the financial support through PMMY, Munna Raikwar submitted loan application, fulfilled all formalities for getting the loan. Soon from the bank, he received sanction for a loan amount of ₹ 42,000/- under Shishu Category. The loan enabled him to purchase a new and a bigger boat thereby reaping better earnings. His family is relieved and full of smile and happiness at the arrival of new boat.



Name of the Borrower:
Shri. Budhram God

Place:
Seoni Malwa, MP

Bank:
Central Bank of India

Activity:
Vegetable Shop

Category:
Shishu

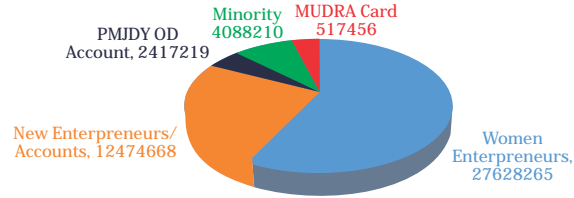
Amount Disbursed:
₹ 20,000/-

Budhram, a native of Kharar village of Seoni Malwa in Madhya Pradesh worked as a daily wage labourer. He could not secure any regular work which could provided regular income. Due to this, his family was going through hard time. One of his friends, suggested him to go to any nearby bank and apply for loan under Pradhan Mantri Mudra Yojana. to start a small business of vegetable vending. Budhram approached Central Bank of India, Seoni Malwa branch. The Bank officials explained him the procedure of the loan application and the documents required. He applied for a loan of ₹ 20,000/- under the Shishu category.

After completion of all necessary formalities the Bank sanctioned and disbursed the loan to Budhram. The loan was given in the form of Mudra Card and the bank officials explained to him how to use it judiciously. With loan amount availed through Mudra Card he purchase vegetables from the nearby wholesale market and sells in the small market nearby. As his income increased he rented a place and started his small vegetable shop. He saved his money through the judicious using of Mudra Card, and he could keep his interest liability to minimum. The Pradhan Mantri Mudra Yojana and the Mudra Card brought happiness to Budhram and his family as he has regular income now.

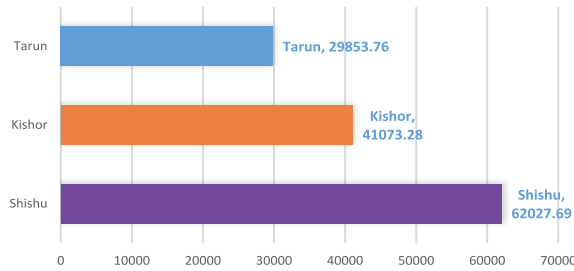


No. of Accounts (in thousands)



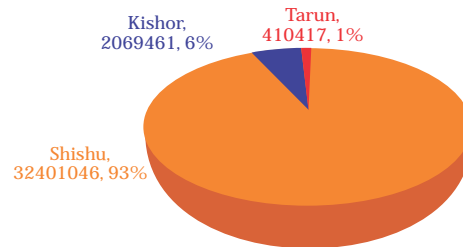
Type of Borrowers	No. of Accounts (in thousands)
Women Entrepreneurs	27628265
New Entrepreneurs / Accounts	12474668
PMJDY OD Account	2417219
Minority	4088210
MUDRA Card	517456

Accounts Disbursed (IN CR.)



Category of Loan	Amount Disbursed (in Cr.)
Shishu	62027.69
Kishor	41073.28
Tarun	29853.76
Total	132954.73

No. of Borrowers



Category of Loan	No. of Borrowers
Shishu	32401046
Kishor	2069461
Tarun	410417
Total	34880924



MSME Centre, SIDBI Bldg, C-11, G-Block Bandra Kurla Complex, Bandra(E), Mumbai - 400051
Tel : (022)26540028, website :www.mudra.org.in