



# 50 inspirations from Mudra Yojana

(PMMY SUCCESS STORIES PART- II)



पूंजी सफलता की कुंजी



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पूंजी सफलता की कुंजी



लाभार्थी का नाम:  
श्री परवीन कुमार

जगह:  
पंजाब

बैंक:  
XXXXXXXXXXXXXXXXX  
तख्तपुरा, जिला मोगा, पंजाब

कार्यकलाप  
किराना की दुकान

श्रेणी :  
शिशु

ऋण प्राप्त राशि:  
₹ 50,000/-

प्रधानमंत्री मुद्रा योजना देश के गरीब लोगों के लिए एक वरदान के रूप में आई है। जिन लोगों के पास पर्याप्त आय का साधन नहीं है, तथा बैंकों से ऋण मिल पाने की कोई संभावना नहीं थी, उनके लिए यह योजना संजीवनी साबित हुयी है।

तख्तपुरा, जिला मोगा, पंजाब के श्री परवीन कुमार, सुपुत्र खजान चंद की गाँव में एक छोटे सी किराने की दुकान थी। लेकिन पूंजी न होने के कारण वीएच ग्राहकों की ज़रूरत का सारा सामान दुकान मेन नहीं रख पाते थे। इसी वजह से उनकी आय अत्यंत सीमित थी और उनके परिवार का खर्चा मुश्किल से चल पाता था।

प्रधानमंत्री मुद्रा योजना की जानकारी मिलने पर परवीन कुमार ने हमारी बैंक की तख्तपुरा शाखा से किराने की दुकान में सामान खरीदने के लिए रु. 50,000/- का ऋण लिया। अब उन्होंने अपनी दुकान मेन स्टॉक भर लिया है और उनकी दुकान खूब चलने लगी है। उनकी दुकान की बिक्री काफी बढ़ गई है और अब वे अपने परिवार के लिए कुछ बचत भी कर पाते हैं। श्री परवीन कुमार अपने जीवन में आए बदलाव के लिए प्रधानमंत्री मुद्रा योजना को धन्यवाद देते हैं।



**Name of the Borrower:**  
**Smt. Annakkili**

**Place:**  
**Tillainagar, Trichy**

**Bank:**  
**Canara Bank**

**Activity:**  
**Millet Snacks**

**Category:**  
**Shishu loan and Working  
Capital (MUDRA Card)**

**Amount Disbursed:**  
**₹ 20,000/-**

Annakkili hails from Trichy in Tamil Nadu. Annakkili was one of such unfortunate micro entrepreneur who was toiling day in and day out only to serve the interest burden of the money she borrowed from the private money lenders for her millet snacks business.

The shackles of money lenders for the destitute of the society are so strong that once you are trapped, it is very difficult to break free of these shackles.

Hailing from a very poor family and that her husband worked as a waiter in a restaurant, Annakkili was finding it very difficult for both ends to meet. She then heard about the Mudra Scheme. When she learned about the very simple terms and conditions of the Scheme, she saw a ray of hope and she immediately rushed to Canara Bank, Trichy Branch, the nearest Bank, where she was sanctioned a loan of ₹ 20,000/- under "Shishu" category of the PMMY for purchasing of utensils and also got working capital through MUDRA CARD.

She made best use of the financial assistance and improved her business to such an extent that today she has repaid all the loans taken from the money lenders and also earns a net income of ₹300/- per day. She has utilized the connections of her husband established during his service in the restaurant to expand her business and today he also assists her in marketing her products.

Annakkili profusely thanks the Bank and shall be ever grateful to Pradhan Mantri Mudra Yojana".





**Name of the Borrower:**  
Ranjit Kumar

**Place:**  
Dumka Branch,  
Jharkhand

**Bank:**  
Canara Bank

**Activity:**  
Food Products

**Category:**  
Shishu

**Amount Disbursed**  
₹ 50,000/-

Ranjit Kumar of Dumka in Jharkhand was working as a distributor for sattu and bhuja for a private manufacturer. The margins available were very less and he had to endure the customer complaints for the poor quality of the product on which he did not have much control.

This disturbing situation set Ranjit Kumar to seriously think of shifting his line of activity from being merely a distributor to venturing into his own business of setting up a full-fledged manufacturing and selling of good quality sattu and bhuja so that the entire profit would be his own.

With these thoughts, he approached Canara Bank, Dumka Branch, his existing banker, and requested for a loan. The Manager told him about the new "Mudra Yojana" launched by the Honorable Prime Minister and explained that the interest rate were very low; more over he need not provide any collateral security. But he has to utilize the loan in the right way and repay the same regularly.

Ranjit Kumar was thrilled and applied a loan of ₹ 50,000/- under "Shishu" category. The Bank was quick to sanction the loan and with which he procured the materials necessary for starting his own business.

Ranjit states that with the help of Mudra loan given by the Bank, he started manufacturing his own product with the assistance of his family members thus ensuring product quality. Due to this the sale of his unit has increased many fold and the demand for his product is growing day by day. He hopes to expand business by availing further loan from the bank under the PMMY Scheme".



**Name of the Borrower:**  
**Shailesh Bhosale**

**Place:**  
**Turbhe SME Branch,  
Airoli, Mumbai**

**Bank:**  
**Canara Bank,**

**Activity**  
**Swach Bharat Abhiyaan-  
Cleaning of Sewages**

**Category:**  
**Tarun**

**Amount Disbursed**  
**₹ 8,57,000/-**

Shailesh Bhosale, resident of Airoli, Mumbai was greatly impressed by the Prime Minister's call for a "Swach Bharath" and was thinking how to contribute his bit in this noble Mission. Even though he was unemployed, his urge to do something worthwhile for the benefit of all has inspired him to take up a self employment venture which not only would give a source of livelihood but also enable him to whole heartedly participate in the Swach Bharath Abhiyan.

Incidentally, some of his friends told about the initiatives taken by Canara Bank for bringing light in the lives of economically backward and unemployed people by providing loans under Pradhan Mantri Mudra Yojana. He approached Turbhe SME Branch of Canara Bank in Airoli and applied for the loan.

It was a pleasant surprise for Bhosale when his proposal for purchasing a Tanker with suction pump for cleaning of sewage drains in the City was sanctioned by the bank under Tarun Scheme for ₹8.57 lakh, in no time. He obtained the loan and purchased the equipments for his unit.

He has developed good contacts across all sections of the society which enabled him to get good business. Within a short span of time he earned a handsome income. Today he has already repaid ₹2 lakh of the loan in advance in addition to the regular Equated Monthly Instalments.



**Name of the Borrower:**  
**Kalpna Ben Trivedi**

**Place:**  
**Mahuwa, Ahmedabad**

**Bank:**  
**Canara Bank, Mahuwa**

**Activity:**  
**Video Lab**

**Category:**  
**Tarun**

**Amount Disbursed**  
**₹ 9,00,000/-**

Kalpna Ben Trivedi and her husband Abhishek Trivedi, are young, techno savvy couple with good entrepreneur skills. Kalpna has good knowledge and expertise in photo editing, mixing, etc. on computers, whereas Abhishek nurtures the photography and videography as a hobby. Both have used these skills to their advantage and have set up their own small unit of taking job work of printing/photo editing by sending the raw data to other labs for processing. But the unit could not give them adequate income as it was a small one with very esse quipments. They wanted to have their own studio with all types of editing software, equipments, etc. for which financial assistance was required. Despite having skill and passion, they were not finding the correct pathway to make their dreams come true.

Kalpna approached the Canara Bank, Mahuwa Branch, and told them about their dream. The Branch manager explained to them about the MUDRA loan and assisted them to get of a Term Loan of ₹ 9.00 lakh to setup their own studio cum video lab with all necessary infrastructure.

Today their venture has proved to be successful and they are able to get good orders for videography and photography for marriage and other ceremonies in the nearby areas and have been earning handsome income. This was possible only due to Pradhan Mantri MUDRA Yojana and the couple profusely thank Government and the Bank for the same.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Arunaben Parmar**

**Place:**  
**Ranip, Ahmedabad**

**Bank:**  
**Canara Bank,  
New Ranip Branch**

**Activity**  
**Tailoring**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

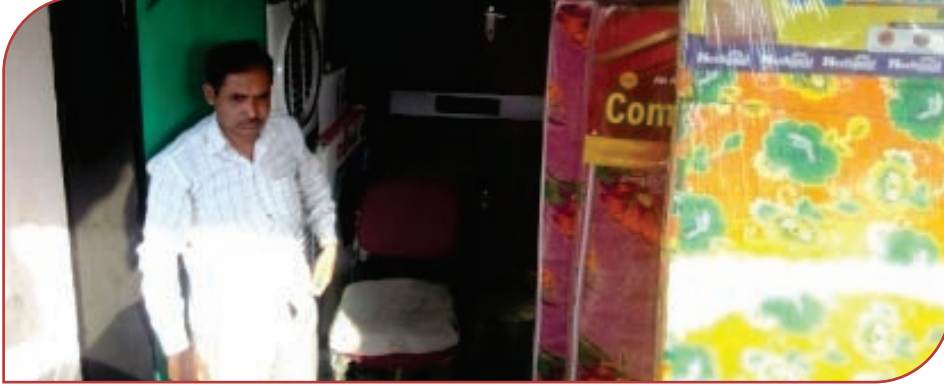
ArunabenParmar is hard-working by nature. She was doing stitching and selling of cloths from her home on a very small scale, for meeting their financial needs.

She lives with her husband and 2 school going children. The economic condition of her family was not sound and she was struggling to make the ends meet.

she wanted to expand her business for better livelihood and imparting good education to her children. The MUDRA LOAN campaign of Canara Bank came to her rescue under which the New Ranip Branch, Ahmedabad provided her the necessary financial assistance of ₹50,000/- under Shishu category for the purchase of dress material and sarees for stitching purpose. Today she is able to do more business and earn better income, after meeting Banks payments.

She takes orders from small readymade garment shops and individuals and after stitching the clothes, delivers the same to the shops. Arunaben is a satisfied person today who supports her family and is able to realize her dream of providing better education to her children, thereby ensuring their bright future. This was possible only through MUDRA Loan.





लाभार्थी का नाम:  
श्री अमीर हमजा

जगह:  
केमरी, जिला रामपुर

बैंक:  
XXXXXXXXXXXXXXXXX  
केमरी, जिला रामपुर

कार्यकलाप  
फर्नीचर की दुकान

श्रेणी :  
किशोर

ऋण प्राप्त राशि:  
₹ 2,00,000/-

केमरी, जिला रामपुर के रहने वाले श्री अमीर हमजा का एक बड़ा फर्नीचर तथा घरेलू उपकरणों का शोरूम है। हालांकि उनका शोरूम काफी बड़ा है, लेकिन पूंजी की कमी के कारण वह अपना व्यवसाय सुचारु रूप से नहीं चला पा रहे थे।

मार्च का महीना इस व्यवसाय के लिए बहुत महत्वपूर्ण होता है क्योंकि इस महीने में शादियाँ होती हैं और फर्नीचर तथा घरेलू उपकरणों की मांग बढ़ जाती है। अमीर मार्च के महीने की मांग की पूर्ति के लिए कच्चे माल तथा अन्य कंपनियों के ब्रांडेड समान की खरीद करना चाहते थे लेकिन धन की कमी के कारण वे ऐसा नहीं कर पा रहे थे। उन्हें इसके लिए पूंजी की आवश्यकता थी लेकिन बैंक को देने के लिए कोई प्रतिभूति नहीं उपलब्ध थी।

ऐसे में ही एक दिन उन्होंने प्रधानमंत्री मुद्रा योजना के विषय में टीवी पर सुना की इस योजना में ऋण के लिए कोई प्रतिभूति देने की आवश्यकता नहीं है। उन्होंने प्रथम बार बैंक की केमरी शाखा में वित्तीय सहाता हेतु संपर्क किया। उनकी दुकान, अच्छा ग्राहक आधार तथा स्टॉक को देखते हुये बैंक ने उन्हें प्रधानमंत्री मुद्रा योजना के अंतर्गत रु. 2.00 लाख का ऋण मंजूर कर दिया। इस ऋण से उन्हें पने आदेशों की समय पर आपूर्ति करने में बहुत सहायता मिली तथा उन्होंने अच्छा लाभ कमाया।

अब उनकी इकाई बहुत अच्छे तरह से चल रही है और प्रधानमंत्री मुद्रा योजना से उनके व्यापार और जीवन में सकारात्मक परिस्थितियाँ बनी है।



# PMMY - SUCCESS STORIES



**Name of the Borrower:**

**Harish**

**Place:**

**K G Nagar, Bengaluru**

**Bank:**

**Canara Bank, K G Nagar**

**Activity**

**Glass Works**

**Category:**

**Kishore**

**Amount Disbursed**

**₹ 2,00,000/-**

Harish, has expertise in fixing Wind shield/ glass for Autorickshaws/Cars and buses and aspired to have his own unit. However, he was aware that without adequate financial support, his dream was nowhere in sight. Although he started a unit with his own funds, but was unable to carry on business to his satisfaction due to lack of funds. He tried to mobilize funds through money lenders, but the interest rates were higher side and non-affordable for a small business.

Luck was in his favour when he learnt of the MUDRA yojana campaign conducted by Canara Bank which sanctioned him a loan of ₹2.00 lacs for his unit.

He has now expanded his business and gets orders for the fitting of windshields of the buses run by the Karnataka State Government (Bangalore Metro Transport Corporations-BMTC), private owners of fleets of buses, etc. apart from local auto rickshaws, taxis and car owners. He places customized orders for specific vehicles and gets it executed.

Today he has a turnover of around ₹ 8 lacs with net profit of around ₹ 2 lacs per year. He has also been successful in providing employment to 3 persons who assist him in the job, thus improving their livelihood. He follows financial discipline and dreams of expanding the business. This expansion of Business was possible through support received from banks under PMMY.



**Name of the Borrower:**

**Madhu Rani**

**Place:**

**Siripuram,  
Vishakapatnam**

**Bank:**

**Canara Bank, Siripuram**

**Activity**

**Beauty Parlour**

**Category:**

**Tarun**

**Amount Disbursed**

**₹ 10,00,000/-**

Madhu Rani w/o Narinder Kumar is a resident of Amritsar. She had acquired good knowledge for running a beauty parlour. Due to financial constraints she could not make use of the skills possessed by her and was merely attending to the household chores. She had no collateral to raise funds from the bank. With each passing day, she used to think about a miracle which would help her in getting funds to start the parlour.

Through Government of India Campaign on television, Madhu got information about "Pradhan Mantri Mudra Yojna" (PMMY). She approached Canara Bank Siripuram Branch, the nearest branch, and discussed her problem. She was given full understanding of the scheme by the branch. Enthused by positive signals, she had applied for a loan. Her loan for ₹ 10 lakh was promptly sanctioned under MUDRA Yojana. Soon she opened her own parlour and fulfilled her dream of doing business happily making full use of the skills acquired.

She has also successfully created employment and has helped her employees in getting a better livelihood. The turnover of her parlour is around ₹ 1000 per day. Thus the efforts, hard work and financial push by bank under Prime Minister Mudra Yojna scheme have played a major role in making her an Entrepreneur.



**Name of the Borrower:**

**Patimi Srinu**

**Place:**

**Siripuram,  
Vishakapatnam**

**Bank:**

**Canara Bank, Siripuram**

**Activity**

**Fitness Centre**

**Category:**

**Tarun**

**Amount Disbursed**

**₹ 10,00,000/-**

PatimiSrinu is a college dropout and is about 24 years old. From childhood he was interested in Body Building and participated in various state level competitions. He was passionate about setting up his own fitness centre and encourage people to adopt a healthy life style. Patimi Srinu's father was a daily wage worker; his family had no entrepreneurial background or experience in the business line. Meeting both ends meet was in itself a problem faced by the family. Therefore, raising the capital required for starting his business was a distant dream.

Patimi soon learnt of the PMMY scheme and approached Canara Bank Siripuram Branch, the nearest bank and discussed his dream project. The bank officials were convinced and his loan of ₹ 10.00 Lakhs was sanctioned by the bank under "TARUN" category.

With the help of MUDRA Loan, he has established Maruthi Fitness Gym an air-conditioned gym in Vishakapatnam with imported machines which offers a comprehensive range of services, including weight loss programmes, rehabilitation and body shaping. After becoming the owner of the Gym his confidence level has increased many folds and he is able serve the Principle and Interest of Bank Loan before the due date through the cash flows generated by the Fitness Centre, thanks to Pradhan Mantri MUDRA Yojana.



**Name of the Borrower:**  
**Budda Rama Krishna**

**Place:**  
**Gopalpatnam,  
Vishakapatnam**

**Bank:**  
**Canara Bank,  
Gopalpatnam**

**Activity**  
**Auto Driver**

**Category:**  
**Kishore**

**Amount Disbursed**  
**₹ 2,00,000/-**

Budda Rama Krishna belongs to a poor, backward class family in Gopalapatnam area in Visakhapatnam. He earns his livelihood running an auto rickshaw taken on hire for last 20 years. Major share of his hard earned income went to the Auto owner towards daily rent and high rate of interest to money lenders for his outside debts for other family needs.

He came to know about MUDRA loan and approached Gopalapatnam Branch of Canara Bank. With the help of the Bank loan he purchased a new auto rickshaw for ₹2,00,000/- under PMMY Kishore scheme.

Today he is the owner of new auto and more importantly does not have to share with the hard earned money thus fulfilling his 2 decades old dream.

After becoming an owner for new Auto, his social status improved, got his daughter married and is able to provide good education to his other children. The income earned from autofare helps him to pay off his loan instalments on due dates regularly and has become role model for similar other auto drivers in his locality. Thus, MUDRA loan scheme has helped a poor Auto driver to become the owner of the vehicle and become self-employed.





**Name of the Borrower:**  
**Rajrajeswari and Shobha**

**Place:**  
**Hubli**

**Bank:**  
**Canara Bank,  
Hubli Lakhmi nagar**

**Activity**  
**Incense Stick  
Manufacturing**

**Category:**  
**Kishore**

**Amount Disbursed**  
**₹ 2,49,000/-**

A Woman given an employment opportunity shares it by creating livelihood for other family members too. Yes it can happen and here is a living example.

Rajrajeswari R Rathod and Shobha Havanur (Physically Challenged) were contributing to the family income by undertaking few household jobs at Hubli and earning meager income of around ₹ 2000/- p.m.

They came to know about the Mudra Scheme, which was receiving popularity. Both of them had attended the training to manufacture agarbatti. They decided to put to use this skill and approached Canara bank Hubli lake Lakhminagar Branch seeking financial assistance for setting up an Automatic Incense stick manufacturing unit. On discussing their proposal, the Branch Manager advised them to get tie up with a local dealer thus ensuring regular supply of Raw materials and Marketing.

The bank sanctioned a loan of ₹ 2,49,000/- for the machinery and working capital for raw material. Accordingly, they started the business and initial stage they were producing around 40 kgs per day. As on date both are independently manufacturing around 70-80 kgs of agarbattis/day with income of roughly ₹ 560 per day after all expenses.

Their success encouraged them persuade about 8-10 women of their locality to adopt this line of activity. All the units are functioning and able to repay the banks loan along with interest payment.



लाभार्थी का नाम:  
श्री पी. कुमार

जक्षह:  
इलांजावूर गाँव

बैंक:  
पांडयन ग्रामीण बैंक  
थिरुमयम जिले,  
इलांजावूर गाँव

कार्यकलाप  
वर्कशाप

श्रेणी :  
तरुण

ऋण प्राप्त राशि:  
₹ 6,85,000/-

थिरुमयम जिले के इलांजावूर गाँव के श्री पी. कुमार एक तकनीकी रूप से प्रशिक्षित व्यक्ति हैं। वह अपना काम आस पास के घरों में कूलर, फ्रिज आदि की छोटी मोटी मरम्मत कर के चलाते थे। बड़ी मुश्किल से उन्हें अपने तथा अपने परिवार का जीवनयापन करने हेतु कुछ थोड़ी बहुत आमदनी हो पाती थी। किन्तु परिवार चलाने के लिए यह काफी नहीं होती थी। इस व्यवसाय में कुमार को कोई भविष्य नजर नहीं आ रहा था।

प्रधानमंत्री मुद्रा योजना के बारे में जानकारी मिलने पर उन्होंने अपने मरम्मत की वर्कशाप खोलने हेतु नजदीकी पांडयन ग्रामीण बैंक से प्रधानमंत्री मुद्रा योजना के अंतर्गत ऋण हेतु आवेदन किया। बैंक ने उनकी तकनीकी योग्यता तथा कार्यकुशलता को देखते हुये एक वर्कशाप खोलने हेतु मई 14, 2015 को रु. 6.85 लाख का ऋण प्रदान किया। इस ऋण से उन्होंने फ्रिज, वाशिंग मशीन तथा एयरकंडीशनर्स की मरम्मत हेतु वर्कशाप खोली।

इस ऋण के मिलने से श्री कुमार के जीवन में बड़ा परिवर्तन आया है। एक ही वर्ष के भीतर उनके परिवार की आय कई गुना बढ़ गई है। जहां पहले उन्हें घर घर जाकर काम ढूँढना पड़ता था, आज कुमार ने अपनी वर्कशाप में तीन लोगों को रोजगार दे रखा है। यही नहीं, उन्होने फ्रिज तथा एयरकंडीशनर की बिक्री भी शुरू कर दी है। कुमार अपने जीवन में आए इस सुखद परिवर्तन का श्रेय प्रधानमंत्री मुद्रा योजना को देते हैं।

# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
Vijay Nimavat

**Place:**  
Porbandhar, Gujarat

**Bank:**  
Canara Bank, Porbandhar

**Activity:**  
Purified Water Supply

**Category:**  
Kishore

**Amount Disbursed**  
₹ 2,30,000/-

Vijay Nimavat had high aspirations and desire to succeed. After having his schooling, he did various sundry jobs. Later, for supporting his family, he started working as goods carrier driver at PURIFIED WATER SUPPLY firm in Porbandar. Vijay wanted to improve his economic conditions to provide better living to his family and education of his two sons.

The firm in which he was employed required one vehicle on long term basis. Vijay met the branch in charge Canara Bank Porbandar the nearest bank branch and expressed his desire to buy one loading vehicle. The bank provided all the necessary guidance and hand holding and also sanctioned him a loan of ₹ 2,30,000/- under Mudra Scheme.

Encouraged by his success, his confidence improved. Now he intends to purchase one more LCV and dreams of establishing a transport company of his own. A small gesture from the Bank and push from the Pradhan Mantri MUDRA Yojana, has transformed his life. He hopes that, many others would take advantage of the PMMY scheme and come up in life.



**Name of the Borrower:**  
**Vivek Agarwal**

**Place:**  
**Meerut**

**Bank:**  
**Canara Bank, SME Meerut**

**Activity**  
**Printing of Educational  
Books & Note Books.**

**Category:**  
**Tarun**

**Amount Disbursed**  
**₹ 10,00,000/-**

Vivek Agarwal is an enthusiastic person who wanted to establish himself in the business community. He had formed his firm in 2009 but could not grow his business and establish himself due to lack of funds. Vivek hearing about Pradhan Mantri MUDRA Yojana approached Canara bank Meerut Branch for a loan of ₹ 10.00 lacs under MUDRA Yojana for starting a printing unit in the name of M/s V-Can Enterprises. The Bank considered his proposal and sanctioned loan with which he could establish his printing unit.

With the working capital limit of ₹ 10.00 lacs, he set-up a small unit for printing of educational books and note books which is now well established and widely accepted. Today he has earned his name in the market. Now, he is a established proud owner of a printing press and has a vision for growing further. He mentions with pride that he has become an entrepreneur – thanks to Mudra Scheme of the Government and positive approach the Bank.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
M/s. Kishore Physio Care

**Place:**  
Madurai, Tamilnadu

**Bank:**  
Indian Bank, Madurai  
Main Branch

**Activity**  
Physiotherapist

**Category:**  
Tarun

**Amount Disbursed**  
₹ 5,28,000/-

T Ambika, resident of Madurai, is a BPT (Physiotherapy) graduate from Dr. MGR Medical University. She has completed 2 months' internship at Shenbagham Hospital, Madurai. Apart from being employed in a clinic, she also practiced physiotherapy by undertaking house visits thus earning around ₹15,000/- p.m.

Being a physiotherapist she had always wanted to start her own physiotherapy center. However due to poor financial background, she was not able to set up her own facility/unit. One day Ambika approached Indian Bank, Madurai Main branch for a loan. Seeing the passion and determination to grow in her career and coupled with her experience, the Bank sanctioned a MUDRA loan of ₹ 5,28,000/- under Tarun category (PMMY) for setting up a physical fitness centre at Madurai and also guided her to apply for subsidy under one of the state Government programs.

She is now successfully running the centre with good profit with monthly net income of ₹25,000/- after servicing the loan commitment. She has also employed two physio-therapists with a salary of ₹ 8000/- each per month. She is getting around 15 patients on a daily basis. With the setup of a full-fledged clinic she is able to do specialized treatments like electrotherapy etc. Thus a new entrepreneur emerged successfully through MUDRA scheme.





**Name of the Borrower:**  
**J Mahalakshmi**

**Place:**  
**Madurai, Tamilnadu**

**Bank:**  
**Indian Bank, Madurai  
Main Branch**

**Activity**  
**Beauty Parlour**

**Category:**  
**Tarun**

**Amount Disbursed**  
**₹ 7,89,000/-**

J Mahalakshmi, 39 years, residing at Madurai is an M.Sc graduate. She has undergone a 3 months' beautician course in Madurai Kamaraj University. She was working in a beauty parlour with monthly income of ₹5000/-. She wanted to set up her own parlour but could not raise funds due to her economic status. Therefore, to support her family, she took up additional services of doing bridal make-up from her house with monthly earning of ₹ 3000 to ₹ 5000 a month. One day she saw a banner displayed by Indian Bank, Madurai Main branch informing about Pradhan Mantri Mudra Yojana.

Mahalakshmi approached the bank for a loan for setting up of Beauty Parlour. Indian Bank, Madurai Main branch extended all handholding support in preparation of project and filling up of loan application and other credentials and sanctioned the loan realizing the potential and also considering the social objective of PMMY scheme. She was also guided to avail subsidy under State Government Scheme which she was eligible for. She has successfully set up a new parlour with the help of assistance of loan of ₹ 7,89,000 and has started establishing herself in the Goripalayam (Madurai) area.

She is getting around 10 customers on an average daily. The income of her family also started to increase to ₹ 34,000/- per month and she is servicing the loan commitment promptly. She has now employed two people in her parlour and pays them salary of ₹ 4500 and ₹ 3000 for a trained beautician and an assistant respectively. Thus an employee has successfully become an entrepreneur.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Mr. G Kumaresan**

**Place:**  
**Kancheepuram,  
Tamil Nadu**

**Bank:**  
**Indian Bank, Sankara  
Mutt Branch**

**Activity**  
**Welding Shop**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

G Kumaresan, B Com graduate, aged 40 years, belongs to village KonneriKuppam, near Kancheepuram. As he was not able to find a proper employment, he took up a job with a welding contractor for monthly wages of ₹ 6000/-. However, with this meager income he was not able to maintain his family of four people comprising of wife and two children. With his experience in this line of activity, he wanted to take up contracts on his own to improve his income.

One day while going to the Bank to complete a task assigned by his employer, Kumaresan saw a banner displayed by Indian Bank, Sankaramutt (Kancheepuram) branch regarding Pradhan Mantri MUDRA Yojana. Kumaresan approached the branch for a loan of ₹50,000/- for purchase of welding machine and small accessories to start his own welding shop.

The Bank after detailed discussion extended handholding support and sanctioned the loan under "Shishu" category. Kumaresan setup his own shop and started getting contracts on his own. Due to the good quality of work, he gets repeat contracts, thus earning monthly income of ₹15,000/-. Thus a labourer has successfully become an entrepreneur, Thanks to PMMY and the Bank.



लाभार्थी का नाम:  
श्री अमर सिंह

जगह:  
चाइबासा, झारखंड

बैंक:  
झारखंड ग्रामीण बैंक  
चाइबासा, झारखंड

कार्यकलाप  
पेंटर

श्रेणी :  
शिशु

ऋण प्राप्त राशि:  
₹ 50,000/-

चाइबासा, झारखंड के श्री अमर सिंह एक पेंटर हैं जो घर-घर जाकर रँगाई पुताई का काम करते थे। इस काम के लिए उन्हें थोड़ी बहुत मजदूरी मिल जाती थी। साथ ही यह काम पूरे वर्ष नहीं चलता था। त्योहारों के समय तो रँगाई पुताई का काम मिल जाता था लेकिन बाकी वर्ष बड़ी मुश्किल से काम मिल पता था। पूंजी के अभाव में वह रंग तथा रँगाई का सामान तथा उपकरण आदि खरीद नहीं पा रहे थे जिसकी वजह से उनकी आमदनी बढ़ने का कोई जरिया नहीं था।

तभी अमर सिंह ने प्रधानमंत्री मुद्रा योजना के अंतर्गत उपलब्ध ऋण के बारे में सुना। उन्होंने अपने नजदीकी बैंक में मुद्रा ऋण हेतु आवेदन किया और उन्हें रँगाई के उपकरण तथा रंग आदि खरीदने के लिए सितंबर 2005 में बैंक से ₹. 50,000 का ऋण मिल गया।

रँगाई के उपकरण मिल जाने से उनकी काम की गति तेज़ हो गई और कम समय में वह अधिक काम कर पाने में सक्षम हो गए। इस से उनकी आय में कई गुना वृद्धि हुई।

यही नहीं, उन्हें पास ही स्थित बड़ी इकाइयों से पेंटिंग का अतिरिक्त काम नियमित रूप से मिलने लगा है जहां से उन्हें बड़ी राशियों के भुगतान चेक के माध्यम से प्राप्त होने लगे हैं। श्री अमर सिंह प्रधानमंत्री मुद्रा योजना के आभारी हैं।



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**A. Manimegalai**

**Place:**  
**Royapettah  
(Chennai, Tamil Nadu)**

**Bank:**  
**Indian Bank,  
Royapettah Branch**

**Activity**  
**Provision Supply  
to Small Shops**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

Manimegalai, W/o Arulanandam aged 36, is a graduate, wedded to a matriculate, a small businessman. They have one daughter who is studying in class XI. The family lives in a small portion on the first floor of a very old and dilapidated building.

During the door to door MUDRA campaign organized by Indian bank, the branch officials met Manimegalai and explained in details about the Pradhan Mantri MUDRA Yojana (PMMY) scheme. Branch informed Manimegalai that based on the experience of her husband; she could also get the loan under PMMY which would help her to support the family. Manimegalai was excited, and after consulting her husband applied for the loan. The branch then sanctioned a loan of ₹ 50,000/- under "shishu" category for taking up sale of packed provisions to the nearby provision stores.

She proposed to buy the select provisions mainly coriander seeds, clean it and pack neatly and sell to the nearby provision stores. She is now supplying other groceries also and is having a monthly turnover of more than ₹ 3,00,000 /- and earns an income of ₹ 25,000/-. She has also employed two persons with a salary of ₹ 8000/- each. Manimegalai acknowledges the usefulness and success of PMMY.





**Name of the Borrower:**

**Usha Babu**

**Place:**

**Shanmugam**

**Bank:**

**Syndicate Bank**

**Activity**

**Auto Rickshaw**

**Category:**

**Kishore**

**Amount Disbursed**

**₹ 1,29,000/-**

UshaBabu, aged 41 years was supporting her family by running a rented auto rickshaw for almost 12 years. She was the only lady auto driver in Ernakulam district. The entire day she would ply the auto rickshaw and towards the end of the day, the hard earned money would be passed on to the owner of the auto, who would pay her a small percent of the day's hard work, which was just enough to make the both ends meet. However, this was not commensurate with the efforts and the hardships faced by her during the working hours, which were a minimum of 12 hours/day. One fine day she decided to take a bold step of approaching a bank for owning an Auto instead of driving a rented one, so that the entire earnings would not have to be shared/passed on to the owner of the auto.

With these thoughts she approached Syndicate Bank, Shanmugam branch for purchasing a brand new auto rickshaw. The bank seeing her dedication and sincerity, sanctioned her a MUDRA loan of ₹ 1.29 lakh under Kishore category with which, she purchased a new Auto rickshaw. Today she does not have to share her earnings and thus has been able to generate more income, with which she not only repays her loan instalment along with interest, but is also able to lead a better life and is happy that her dream has come true. This was possible only because of PMMY scheme.





# PMMY - SUCCESS STORIES



**Name of the Borrower:**

**Pawan Kumar  
S/o Mange Ram**

**Place:**

**Syndicate Bank**

**Bank:**

**Balrangran, Chandigarh,**

**Activity**

**Kirana Store**

**Category:**

**Kishor**

**Amount Disbursed**

**₹ 2,00,000/-**

Pawan Kumar, Proprietor and son of Mange Ram is physically Challenged entrepreneur. He was running a rented a small kirana store with which he struggled to earn sufficient for his family. He always dreamt of owning a store, but was hesitant to approach any bank, as he did not have any collateral to offer.

One day he learnt of the PMMY scheme which provides loans to the unfunded and more importantly without any collateral security. He therefore approached Syndicate Bank, Balrangran branch, Chandigarh which sanctioned him a MUDRA loan under the Kishor category aggregating to ₹ 2,00,000/-. After obtaining the finance from the bank he started a kirana Store of his own which has not only been able to give him a stable career, but is also good earning for his family. He has gained self-confidence and also earning respect in the society. Thanks to MUDRA loan scheme.



**Name of the Borrower:**  
**Sandhya Sanjay Bhavane**

**Place:**  
**Ratnagiri**  
**Panaji Regional Office**

**Bank:**  
**Syndicate Bank**

**Activity**  
**Flower Business**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

Sandhya was running a small flower business. She had a knack of maintaining good customer relations due to which the sale of the flowers, albeit on a small scale was good. One day one of her customers apprised her about the PMMY scheme and recommended her to Syndicate Bank for availing loan facility. The bank officials after seeing her past experience, sanctioned her a MUDRA loan of ₹ 50,000/- under Shishu category; with the help of which Sandhya increased her stock and improved the business further. She also convinced her husband to join her in business.

Today her daily turnover is ₹ 4000/-. Due to the loan facility from the bank, her confidence has improved many folds and today she is planning to construct her own house. She is also planning to take admission for her son in reputed school. Thus, PMMY and the bank has helped her improve standard of living.



**Name of the Borrower:**

**Meena Devi**

**Place:**

**Jaganpura**

**Bank:**

**Syndicate Bank  
Jaganpura, Regional  
Office Patna**

**Activity**

**Sale of Cosmetic  
& "Puja Items"**

**Category:**

**Shishu**

**Amount Disbursed**

**₹ 50,000/-**

Meena Devi w/o Ganesh Goswami, a resident of Patna was operating a make-shift sale of puja items on a foot path near Tempo Stand and Panch Shiv Mandir for which she used to borrow money from money lenders at a very high rate of interest. She repaid the loan through the earnings from sale of these items.

The income from this activity was depended on the seasons viz. during Durga Pooja, Laxmi Pooja, the sale of pooja items was highest as this was the peak season. During the lean period, the income was negligible. To tackle this uneven income, Meena decided to approach the nearest bank viz. Syndicate Bank, Jaganpura for a small loan of ₹ 50,000/-, under Shishu category of MUDRA loan, which was sanctioned to her by the bank. With the help of this loan, she diversified her line of activity and included sale of cosmetic items used by the ladies.

Overall this business is profitable to her because she does a hard labour since morning to evening. Today Meena is relieved from the borrowings at high rate. She found the bank as a big helping hand towards her livelihood and saving. Her family is also helping her in running business, so the entire family is very much satisfied with the bank's initiative.



**लाभार्थी का नाम:**  
जगदीशभाई नरसिंहभाई पटेल

**जगह:**  
गुजरात, नावा

**बैंक:**  
देना गुजरात ग्रामीण बैंक  
गुजरात, नावा

**कार्यकलाप**  
सबमरसिबल पम्प की मरम्मत

**श्रेणी :**  
तरुण

**ऋण प्राप्त राशि:**  
₹ 10,00,000/-

गुजरात के नावा के रहने वाले जगदीशभाई नरसिंहभाई पटेल का सबमरसिबल पम्प की मरम्मत का छोटा सा व्यवसाय था। पूंजी न होने के कारण वह न तो पंप खरीद पाते थे न ही उसके पुर्जे। काम बस किसी तरह से चल रहा था। अत्यंत छोटा व्यवसाय होने के कारण जगदीशभाई को किसी स्रोत से ऋण भी नहीं मिल पा रहा था।

जगदीशभाई को अपनी और अपने व्यवसाय की आमदनी बढ़ाने के लिए तथा अपने कारीगरों और मजदूरों की आजीविका बनाए रखने के लिए अपने व्यवसाय का विस्तार करने के अलावा कोई रास्ता नहीं सूझ रहा था। लेकिन पूंजी के अभाव में यह हो नहीं पा रहा था।

इन्हीं परिस्थितियों से जूझते हुये एक दिन जगदीशभाई ने प्रधानमंत्री मुद्रा योजना के बारे में सुना। अपने नजदीक स्थित देना गुजरात ग्रामीण बैंक की शाखा में उन्होंने ऋण हेतु संपर्क किया। इस योजना के अंतर्गत जगदीशभाई को रु. 10 लाख का ऋण व्यवसाय के विस्तार के लिए मिल गया।

यह ऋण मिलने के बाद जगदीशभाई ने अपने व्यवसाय का विस्तार किया जिसकी वजह से उनकी टर्नओवर काफी बढ़ गया है और उनकी दुकान में पंप और उसके पुर्जे हर समय उपलब्ध रहते हैं। इसकी वजह से जगदीशभाई अपने ग्राहकों को संतोषप्रद सेवाएँ दे प रहे हैं और उनकी दुकान की पुरानी साख लौट आई है। आज जगदीशभाई की आमदानी भी बढ़ी है और उनका जीवन भी सुखमय हो गया है जिसका श्रेय वह प्रधानमंत्री मुद्रा योजना को देते हैं।



**Name of the Borrower:**  
**Taresem Kumar**

**Place:**  
**Tohana, Chandigarh**

**Bank:**  
**Syndicate Bank**

**Activity**  
**General Store &  
Water R.O. work**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

Taresem Kumar managed to earn his livelihood by undertaking sundry jobs like to repair services, selling of biscuits/chocolates etc. He had earlier attended a workshop where he had learnt the knowhow for providing after sales services to water purifiers. He always used to dream of having a better shop of his own albeit a small one. However, raising money was the main hindrance.

One day he heard about Pradhan Mantri Mudra Yojana on the radio and mustered all his courage and approached the nearest bank viz. Syndicate Bank, Tohana Branch for a small loan. After discussing with Tarasem, the Bank was satisfied about his intentions and sanctioned him a MUDRA loan of ₹ 50,000/- under the PMMY's Shishu category. Tarasem utilized loan to add the new activity of water R.O. system's installation and general store. As on date, Taresem is installing the R.O. systems in and around Tohana along with repair works on call, while his wife looks after the general store. This way the couple has been able to increase their income and it has helped them in managing their family in a better manner. Tarasem is thankful for support he got from the Bank under PMMY.





**Name of the Borrower:**  
**Smt. Sindhu M S Rao**

**Place:**  
**N R Colony, Bangalore**

**Bank:**  
**Syndicate Bank**

**Activity:**  
**Coffee Shop**

**Category:**  
**Kishore**

**Amount Disbursed**  
**₹ 2,50,000/-**

Sindhu hails from an agricultural family in Tumkur district. She was working in a private academic institution as clerk for 5 years in Bengaluru. Prior to this, Sindhu had an experience of ground coffee works at Chikkanayakanahalli of Tumkur District. Apart from blending a perfect coffee mix, she is also good at making home products like pickles, Papads and other products.

When She heard about the Pradhan Mantri MUDRA Yojna, where in loans were being provided by banks to help budding entrepreneurs to establish their units, she started thinking over it. As she had an experience, Sindhu approached Syndicate Bank N R colony branch with the project report, for setting up a full-fledged coffee grinding and mixing unit. Seeing her enthusiasm and experience, the bank sanctioned her a loan of ₹ 2.50 lakh as working capital, with the help of which, Sindhu, proprietress of M/s. Skanda Coffee, diversified her business into entering in sale of homemade consumables like papad, Pickles, Rasam powder and other home products made by women self help groups from various parts of Karnataka thus facilitating an outlet to their products and becoming a regular source of income to the other women as well.

Within three months of after sanctioning the loan the business started picking up. After getting loan she is very happy and she is running the firm smoothly. Now she is proud of herself being an earning member of the family, takes care of the educational expense of her children and she is thankful to the bank and PMMY for making her independent and self-reliant.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
Sasi S K

**Place:**  
M G Road, Ernakulam

**Bank:**  
Syndicate Bank

**Activity**  
Manufacturing and  
Distributing of Soda

**Category:**  
Tarun

**Amount Disbursed**  
₹ 10,00,000/-

Sasi is the proprietor of M/s SK Soda, manufacturing soda and distributing to Hotels, Bakeries etc. Sasi was manufacturing soda near their house on a very small scale. The business was good and they were getting good number of orders, which required more space, additional capital, manpower etc.

Sasi after a lot of thought decided to take the bold step of approaching a bank for exploring the possibility of getting a loan and expanding his business. He approached syndicate bank M G Road branch and gave him the details of Pradhan Mantri MUDRA Yojna launched by Government of India. Sasi, accordingly, submitted a loan proposal to the bank. Syndicate bank considered his proposal and sanctioned working capital of ₹ 10 lakh to M/s. S K Soda under its Tarun Scheme.

The loan given by bank under PMMY, thus helped sasi to develop his unit. They are now getting more orders from Hotels/Bakery shops which has improved their business.



**Name of the Borrower:**  
M/s. Kamla Mayer

**Place:**  
Uttar Pradesh

**Bank:**  
Allahabad Bank,  
Civil Lines Bahraich

**Activity:**  
Wellness Centre

**Category:**  
Kishor

**Amount Disbursed**  
₹ 5,00,000/-

Mudit Mayer belongs to a middle class family of Bahraich. Mudit after his schooling from Bahraich secured admission for bachelor of physiotherapy course in IAMR College in Ghaziabad. After completion of the course in 2012 he worked in different hospitals like Jain Neuro Hospital, Delhi and BLK Hospital, Delhi as an outdoor physiotherapist. In 2013 he returned to Bahraich in order to establish his own physiotherapy clinic and opened a clinic near Sitapur Eye Hospital, Bahraich.

During his practice at the clinic, the need for a fully equipped physiotherapy centre with advanced machineries was very much required. As there are many patients who could not afford to move to nearby cities like Lucknow for treatment/physiotherapy purpose, Mudit planned to establish one such wellness centre in Bahraich so that such facilities could be made available locally at an affordable cost.

With the help of finance under Mudra Scheme from Civil Lines Bahraich Branch of Allahabad Bank, Mudit established the one and only rehabilitation/fitness centre in Bahraich and nearby districts for treatment of patients who require physiotherapy. Thus he was not only successful in upgrading his lifestyle but also was successful in employment generation thereby providing the bread and butter to his local staff in the area. This was possible only due to the active support from the Banks under PMMY scheme.



**Name of the Borrower:**  
**M/s. Hindustan Glass & Aluminium Fabrication**

**Place:**  
**Hoshangabad  
 Madhya Pradesh**

**Bank:**  
**Allahabad Bank**

**Activity**  
**Glass & Aluminium  
 Fabrication**

**Category:**  
**Kishor**

**Amount Disbursed**  
**₹ 1,00,000/-**

MdTabrej Khan was having a small fabrication shop in the local market of Hoshangabad. Due to shortage of fund, he was dependent on local money lenders for funds required for purchase of raw materials for the shop. Consequently, he hardly could manage his shop due to high interest rate and poor earnings and his livelihood was miserable.

On the launch of Pradhan Mantri Mudra Yojana, he got the information of hassle-free finance by banks for small ventures. He contacted his nearby branch i.e. Allahabad Bank, Hoshangabad Branch and discussed his working capital requirement. The Bank was satisfied about needs of Khan. Within four days of Submission of his applications, the Bank sanctioned Cash Credit Limit of ₹ 1.00 lac and MUDRA card was issued. Now, Md Tabrej is managing his shop satisfactorily and monthly income has also improved to maintain his family. Business of the shop has also improved substantially and he is getting orders for fabrication and other items used in industries and houses.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Syed Ashfaq**

**Place:**  
**Bengaluru, Karnataka**

**Bank:**  
**State Bank of Mysore**

**Activity**  
**Mobile Shop**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

This is a success story of Syed Ashfaq, who hails from a poor family in Bengaluru, Karnataka. He is the sole breadwinner of a family consisting of his 2 daughters, wife and mother. He was running a small mobile handsets and mobile currencies business, with finance availed from money lenders at exorbitant rates of interest. The income generated was hardly enough to meet the interest liability set aside his living expenses.

The sales was good, and therefore he wanted to expand his business but was falling short of working capital funds as he wanted to build up the stock/inventory in the form of mobile accessories, handsets etc. For this purpose he thought of approaching a bank for meeting his liquidity requirements. His dreams of expanding his business was fulfilled after he availed a Shishu loan (working capital) of ₹ 50,000/- . With this he has been able to stock more items in his shop resulting in an upswing in his business. The turnover so far in his account during the last 5 months is satisfactory.

Syed Ashfaq who is a simple and hardworking individual, is now generating sufficient income from the business to offer better living conditions to his family and he is now also planning to slowly further expand as well as diversify his business.





**Name of the Borrower:**

**Baljit Ram**

**Place:**

**Sardulgarh Distt.  
Bathinda**

**Bank:**

**Sutlej Gramin Bank**

**Activity**

**Service Station**

**Category:**

**Kishor**

**Amount Disbursed**

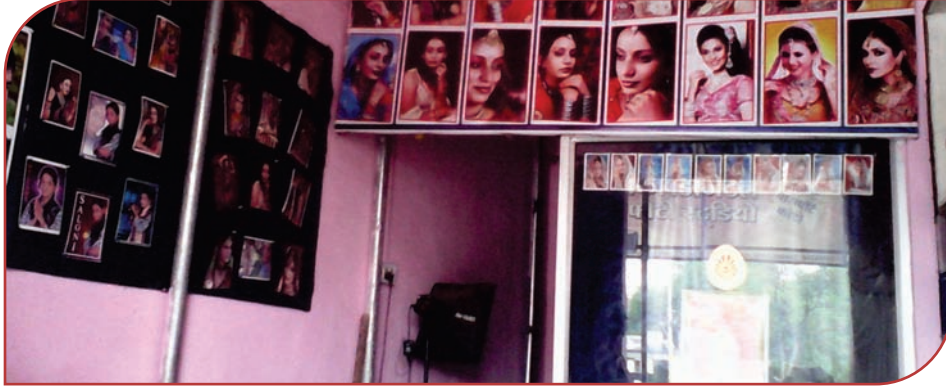
**₹ 1,50,000/-**

Baljit Ram belonging to SC category is a resident of Ahlupur, Distt. Mansa. He earned his livelihood by working as a tractor repair mechanic. However, the income earned through this line was insufficient to feed him. He, therefore, aspired to install his own service station on a piece of land which he owned. One day he decided to approach the nearest bank viz. Sutlej Gramin Bank as he had heard about the Pradhan Mantri MUDRA Yojana. The Branch Manager, after studying his project, sanctioned him a loan of ₹ 1,50,000/- under "Kishor" with the help of which he installed the service station situated on main Ratia Road, village Ahlupur, Distt. Mansa.

The location of the service station being in the prime area and his expertise enabled foot falls to his service station increased manifold. Since then, his monthly income has increased and today he is a satisfied person.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Parvinder Singh**

**Place:**  
**Sardulgarh Distt.  
Bathinda**

**Bank:**  
**Sutlej Gramin Bank**

**Activity**  
**Photo Studio**

**Category:**  
**Kishor**

**Amount Disbursed**  
**₹ 1,50,000/-**

Parvinder Singh residing at Sardulgarh is an undergraduate. In the past he had attended skill development programme on Photography and perused photography on job work basis in one of the photo studios due to which he has an earned good experience in different areas of photography. He was also good in developing photos.

As the income earned through this profession was not sufficient to meet his day to day requirements, he thought of putting up his own photo studio with the help of a Bank loan. Having given a deep thought to taking the step of starting his own studio, he approached Sutlej Gramin Bank, Sardulgarh branch in Bathinda district.

The Branch Manager discussed his proposal in detail and finally agreed to lend him a loan of ₹ 1,50,000/- under the "kishor" category of the Pradhan Mantri Mudra Yojana with the help of which he took a shop on rent and started a studio of his own. Due to his dedication and skills in photography, he soon became popular and today is a happy entrepreneur.



**Name of the Borrower:**  
Tarakeswari

**Place:**  
XXXXXXXXXXXX

**Bank:**  
Andhra Bank

**Activity**  
Styling Boutique

**Category:**  
Kishor

**Amount Disbursed**  
₹ 5,00,000/-

Tarakeswari is the proprietor of Taras Styling Boutique engaged in designing of dress materials, sarees etc. Most of her clients are NRIs. She has also employed 5 skilled labour force who undertake stitching work, maggam works, dyeing etc. Due to the good designs, there is a lot of demand for the product in the market. However, due to space constraints and shortage of working capital requirements, Tarkeswari was unable to meet the demand.

She therefore decided to approach the nearest bank which happened to be Andhra Bank. Based on the requirement, future projections etc., and Andhra Bank sanctioned working capital of ₹ 5 lakh for purchase of raw materials, under Pradhan Mantri MUDRA Yojana.

Today Tarkeswari is happy that her requirement was met through the PMMY scheme which provided her a hassle free and more importantly collateral free WC requirement. Today the firm is doing very well and has achieved turnover of more than 75 lakhs in the first year itself. Thanks to the Banks support under MUDRA Yojana.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**

**Porla Ramesh**

**Place:**

XXXXXXXXXXXXXXXX

**Bank:**

**Andhra Bank**

**Activity**

**Water Suppliers**

**Category:**

**Kishore**

**Amount Disbursed**

**₹ 1,00,000/-**

Porla Ramesh, Proprietor of M/s. SLNS is engaged in supplying of mineral water to households/shops/banks etc. on a daily basis. He has more than 300 such customers to whom water is supplied on the two wheeler owned by him. Balancing of large mineral water bottles on two wheeler proved to be a tedious task. This was also taking its toll on poor Ramesh.

One day Ramesh heard of the PMMY scheme and he thought that this was one opportunity which he should explore for taking a loan with the help of which he could buy himself a transport vehicle with a carriage, which would relieve him of the physical fatigue caused by riding a two wheeler each day.

With these thoughts he approached Andhra Bank which sanctioned him a loan of ₹ 1 lakh for purchase transport vehicle with carriage which now helps him to supply more than 25 bottled water in one go thereby saving time. This has increased in income generation and good reputation for him. Thanks to PMMY scheme of the Pradhan Mantri.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Mamta Devi**

**Place:**  
XXXXXXXXXXXXXXXXXX

**Bank:**  
**Bharatiya Mahila Bank**

**Activity**  
**Auto Driver**

**Category:**  
**Kishore**

**Amount Disbursed**  
**₹ 1,00,000/-**

Mamta Devi is a lady auto driver in Ranchi. She has undergone training given by an NGO for driving an auto and is also a member of PINK Auto Mahila Service, Ranchi. She had an experience in auto rickshaw driving but did not own any such vehicle due to which she had to part away with the income generated by running an auto the whole day. Mamta always cherished the dream of owning an auto, and opportunity came knocking at her door through the PMMY scheme of Pradhan Mantri.

She approached Bharatiya Mahila Bank, Ranchi Branch for a loan, to purchase her own auto. Pink Auto Mahila Service is a well-received initiative in Ranchi for safe travel of women and children.

It helps financially weak women to become economically independent. PINK Autos ply on road from 10AM to 6 PM and prefer female passengers.

BMB Ranchi has sanctioned the loan under BMB HER Auto Scheme under the Pradhan Mantri MUDRA Yojana. Thanks to the new initiative, this has helped in real Empowerment of women.





**Name of the Borrower:**  
**Usha Rajendran**

**Place:**  
**Kochi**

**Bank:**  
**Bharatiya Mahila Bank**

**Activity:**  
**Food Kiosk**

**Category:**  
**Kishore**

**Amount Disbursed**  
**₹ 1,00,000/-**

Small is often the most beautiful thing to happen in someone's life.

Usha is a physically challenged lady, who for past 5 to 6 years used to work in a private firm as an attendant, drawing a meager income of ₹3000/-. She was a dreamer and always bore the aspiration of doing something better. She was identified as the potential beneficiary by Corporation of Cochin, for their scheme providing assistance to competent women to set up food kiosks at busy market places in Kochi.

The amount of loan that she was looking for was ₹1.00 lac which qualified under Pradhan Mantri Mudra Yojana. Being a woman friendly bank, Bharatiya Mahila Bank came as a natural choice for her.

Her food kiosk is situated in the vicinity of Changampuzha Park, which is a happening place for many cultural events. The kiosk is frequently visited by many city dwellers and commoners for tea and snacks in the evenings.

Today Usha is a successful entrepreneur and stands as an icon of women empowerment. Bharatiya Mahila Bank and the PMMY has been instrumental for her success.



**Name of the Borrower:**  
Yadavally Guruvaiah

**Place:**  
Srirampuram, Nalgonda

**Bank:**  
State Bank of Hyderabad

**Activity:**  
Internet Cafe

**Category:**  
Kishor

**Amount Disbursed:**  
₹ 1,50,000/-

Guruvaiah hails from an agricultural family. Despite being a graduate, he could not get a suitable job. He then went for training at RSETI, Nalgonda in Computer Desktop Publication and Photoshop work. After completing the course successfully, he thought of setting up his own business. However, as he did not have any work experience, he started working for a DTP shop in Nalgonda, so as to improve his skills. As time went by, when he was confident that he had gained sufficient experience, with the help of his friends and family he put up a small unit with his limited capital. As his work was good, he started getting more orders from repeat customers. Accordingly, he decided to expand his business.

He, therefore approached the State Bank of Hyderabad for a loan. To his fortune the Pradhan Mantri Mudra Yojana (PMMY) was launched in the country. So, he applied for the loan under the same, after availing a MUDRA loan of ₹ 1,50,000/-, he started an Internet Cafe at Haliya. He began reaching out to wider areas in nearby localities. He also diversified into printing photos on mugs and T-shirts besides internet café and is able to generate a monthly income of ₹ 40,000/-. With the help of PMMY, he is now able to lead a decent life and transform himself from an unemployed youth to a self-employed and is also able to provide employment to couple of others.



**Name of the Borrower:**  
**Anant Manmohan Rathi**

**Place:**  
**Bhatkoli Village,  
Wardha District,  
Aurangabad**

**Bank:**  
**State Bank of Hyderabad**

**Activity**  
**Production of Industrial  
Grade Grease & Lubricant**

**Category:**  
**Tarun**

**Amount Disbursed**  
**₹ 6,00,000/-**

Anant, a young entrepreneur and an engineering graduate with good experience in his field, hails from a business community. He set up a small unit for the production of industrial grade grease and lubricant. The initial investment for units was done by him with the help of his savings. However, he was short of funds for meeting his daily working capital needs and had to rely heavily on outside creditors which did not augur well for the business.

He therefore decided to approach State bank of Hyderabad, Pulgaon for financial assistance. The Bank was very supportive to his need and explained about the new Pradhan Mantri Mudra Yojana (PMMY) and offered loan support under the same, considering his experience. Accordingly, SBH sanctioned a loan of ₹ 6,00,000/- under Tarun category.

With this loan he procured bulk amount of raw material which has helped increase production, thus increasing the profitability of the firm as compared to earlier times. The unit has become a living example of hard work and timely loan assistance from PMMY.



**Name of the Borrower:**  
Nandita Acharjee

**Place:**  
Agartala, Tripura (West)

**Bank:**  
United Bank of India

**Activity:**  
Tailoring Unit

**Category:**  
Kishor

**Amount Disbursed:**  
₹ 2,50,000/-

Hailing from a poor family, Nandita has been striving hard to meet the needs of her family with the meager income of her husband. So she started a tailoring unit but with no remarkable progress due to shortage of working capital.

United Bank of India, undertook a survey and prepared a list of prospective borrowers to augment micro credit under MUDRA scheme launched by the Hon'ble Prime Minister. The Bank met Nandita and understood her plight. Seeing that Nandita had the confidence and ability to take higher risk, the banks decided to sanction loan to her and support her venture. Thus UBI, Agartala branch sanctioned ₹ 2,50,000/- loan for Nandita under Pradhan Mantri Mudra Yojana.

With the help of the working capital assistance sanctioned by the bank, Nandita was able to stock sufficient raw materials required for her tailoring cum garment unit. She was also very shrewd about the accounts and hence took care to recycle the funds using Mudra card and thereby reducing the interest burden.

Today with the help of the bank she has been able to have a regular and stable income. She has also become a source of inspiration for the other ladies residing in her locality. Today Nandita is thankful to the Bank and PMMY.



**Name of the Borrower:**  
Narendra Prasad shaw

**Place:**  
Kolkata

**Bank:**  
United Bank of India

**Activity:**  
Stationery Store

**Category:**  
Shishu

**Amount Disbursed**  
₹ 50,000/-

Narendra was running a stationery store by borrowing money from the money lenders. But this proved to be very expensive as the rate of interest at which he borrowed money was very high. Therefore, the income he generated out of his stationery store was mostly consumed towards payment of interest. He soon learnt that although he was repaying the monthly demand on regular basis, his principal loan amount taken from the money lenders was not getting reduced.

He was distressed and under immense pressure. He kept a high vigil for looking out for loan but no bank was ready to lend to him without any collateral. It was then he heard about the Pradhan Mantri Mudra Yojana, which was launched by the Hon'ble Prime Minister and which offered easy loans without any collaterals.

He approached his nearest bank viz. United Bank of India, which apprised his request. After detailed discussions with Narendra and understanding his business plan the bank sanctioned an amount of ₹50,000/- under Shishu loan. This became a boon to him, as he was able to come out of the high interest burden of the local lenders. The volume of his business transaction has also increased resulting in increased income.

Today he is a happy man and can take care of his family well. He is extremely grateful to the Bank and also to MUDRA, without which he would not have been where he is today.





**Name of the Borrower:**

**Lajrus Ekka**

**Place:**

**Ranchi**

**Bank:**

**United Bank of India**

**Activity**

**Fruit Juice Stall**

**Category:**

**Shishu**

**Amount Disbursed**

**₹ 20,000/-**

Ekka is a young man belonging to Adivasi Community. He had undergone a teachers training course but unfortunately could not get any job. He had no source of income of regular income. So he thought of starting a small business to sustain his family. But capital was a problem. So he approached a nearby bank for a loan. Since Pradhan Mantri Mudra Yojana had just launched in the country and he had some knowledge about the programme, he requested that he may be given loan under the same. The United Bank of India, Ranchi Branch considered his request and sanctioned a Shishu loan for ₹ 20,000/- for his proposed activity of a fruit juice stall.

Ekka utilized the loan for purchase of a "thela" along with raw material i.e. fruits and a juicer. Today his juice vending business is successful; he is repaying his loan regularly. Now he has a source of income, he decided to get married as he is now confident of supporting his family. His fiancée is also engaged in selling pakaudi near Ranchi College. They are very much obliged to the Bank for the MUDRA loan scheme under PMMY.



# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
N G Geetha

**Place:**  
Vinobanagar, Shivamogga  
Regional Office

**Bank:**  
Syndicate Bank

**Activity**  
Ladies Garments

**Category:**  
Tarun

**Amount Disbursed**  
₹ 10,00,000/-

Geetha is a small vendor of ladies wear at Vinobanagar. Although the business is small, it has good response. Geetha is ambitious and enterprising; is also desirous of increasing her business by including additional garments of various designs and pattern that are in vogue in big Metros. She was hopeful that based on her existing business she would get the desired assistance. She was contemplating of approaching a bank for raising additional assistance.

To her luck, the banks were in midst of promotions of MUDRA loan. The Syndicate Bank, Vinobanagar, Shivamogga RO officials met and apprised her about PMMY and also offered her loan if required. This offer of Syndicate Bank came as a God's gift to Geetha, who jumped at the opportunity knocking at her doorstep.

The Bank after discussing with her and understanding the expansion, plan of her business, sanctioned a loan of ₹10.00 Lakhs under PMMY/Tarun Scheme for expansion of the existing activity. The loan is sanctioned without collateral and as on date, the unit has a very good turn over and improving day by day. The bank's help came timely and at opportune moment due to which Geetha can now afford to pay the higher education fees of her children who are studying engineering. She has also employed two persons. She has achieved success through Mudra loans scheme and is grateful to the Government and to the bank for extending her needy financial support.



**Name of the Borrower:**  
P V R Family Restaurant,  
Partnership Firm

**Place:**  
Chittoor District, A.P.

**Bank:**  
State Bank of Hyderabad

**Activity**  
Hotel Business

**Category:**  
Kishor

**Amount Disbursed**  
₹ 1,00,000/-

Kishore, a graduate in Hotel management, was forced to join the family hotel business due to the untimely demise of his father in accident. His father was the sole bread earner of the family when Kishore was pursuing graduation. Kishore hails from a remote village Gorantla Palli near Piler.

Kishore's background of hotel management helped him in setting up the hotel business without much difficulty. He put up a make-shift hotel of thatched roof with a capacity of 16 seats with infrastructure to cook for about 40 customers only. He started with serving vegetarian and non-vegetarian meals. With his pleasing behavior and delicious food served, he soon won over the hearts of his customers. His business flourished due to word of mouth publicity and very soon he felt the need to expand his seating capacity and ambience of his make-shift hotel.

He approached SBH of his locality, who after scrutiny of his project report agreed to provide him financial assistance ₹ 1.00 lakh to facelift his hotel by moving to a new premises having seating capacity of 56 members. Kosore was sanctioned a Kishor loan under Pradhan Mantri Mudra Yojana for an amount of ₹ 1 lakh. The loan was also used for purchase of various kitchen equipment for handling higher volumes of cooking; thus doubling up the sales. Thus the timely help from SBH enabled Kishore to sustain his family, provide improved standard of living and also develop his business.



**Name of the Borrower:**

**Anshu Puri**

**Place:**

**U.P.**

**Bank:**

**Allahabad U. P.  
Gramin Bank**

**Activity**

**Manufacture of  
"Dibba" [Tiffin]**

**Category:**

**Kishor**

**Amount Disbursed**

**₹ 4,75,000/-**

Anshu was a very simple person hailing from a poor family. He was involved in running a very small "dibba" [ tiffin ] making unit which was useful to the office goers, small children for carrying tiffin etc. The sale was good however, with limited capital, he could not manufacture more "dibba".

He learnt about the Pradhan Mantri Mudra Yojana (PMMY) and also learnt that the Hon'able PM has launched this scheme to help the unfunded and bring such entrepreneurs into the banking ambit. He was sure that with his background, he would be eligible for availing loan under PMMY and approached the nearest bank i.e. Allahabad UP Gramin Bank, with a project to buy a coronation machine, which can help in increasing the production capacity and reduce his cost of production.

The banker after detailed discussion with Anshu was convinced about his ability to handle the new machine and also run the units with higher capital investment profitably and successfully. So, the bank sanctioned him a loan of ₹ 4.75 lakh. Anshu utilized the loan properly and is now an owner of a unit manufacturing Dibba which produced Dibba with better quality and perfection. Anshu is a happy person, he has been able to expand his business and earn a good and decent income with which he supports his family. Today the family is grateful to PMMY and the bank.





# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**Harjinder Singh**

**Place:**  
**Punjab**

**Bank:**  
**State Bank of Patiala**

**Activity:**  
**Tailoring Unit**

**Category:**  
**Kishor**

**Amount Disbursed:**  
**₹ 5,00,000/-**

Harjinder Singh used to run a tailoring shop in Takhtupura, distt-Moga, Punjab. He had unique designs and his stitching was a perfect fit and comparable with the high end boutiques. Due to this, he had a long list of repeat clientele and he was always hard pressed for timely deliverables. He wanted to undergo expansion but all his finances were tied up in business and he had no funds to undertake expansion.

He, therefore, thought of approaching a bank for loan. It was during this time the Pradhan Mantri Mudra Yojana (PMMY) was launched which was a blessing to him. Accordingly, he approached State Bank of Patiala and applied for the loan. The bank seeing his popularity of his small unit and confidence he has for further expansion, agreed to give him a PMMY loan of ₹ 5 lakh under Kishor category. With the help of this loan, he not only bought new sewing machines and recruited 2 assistants but also started stocking cloth for suiting and shirting, dress materials etc. His clients now instead of purchasing cloth from outside market; selects the clothes of their choice from his shop which is tailor made for them.

Harjinder is very thankful to the Bank as well as to PMMY scheme due to which his quality of life has improved.





# PMMY - SUCCESS STORIES



**Name of the Borrower:**  
**S.V. Narendra Babu**

**Place:**  
**Palamaner**

**Bank:**  
**Saptagiri Grameena  
Bank, Chittoor**

**Activity**  
**Internet-Cum-Xerox Shop**

**Category:**  
**Shishu**

**Amount Disbursed**  
**₹ 50,000/-**

Narendra Babu had just completed his studies. He was ambitious and wanted to lead a good life. He decided to set up his own business. But he did not know how to setup and what line of activity would be good for him.

One day one of his friends advised him to open a Xerox cum internet café as these days the demand for Xerox copies and access to internet was high. The idea appealed to Narendra. But it led to the main question of arranging finance/capital.

It was during this time, the PMMY scheme campaign was the talk of the town. The banks were agog with PMMY lending. Depending upon the requirement, experience and the line of activity, banks were providing collateral free loans to the unfunded, upto ₹ 10 lakh under three categories, Shishu, Kishor and Tarun, thus bringing about financial inclusion.

Narendra approached Palamaner branch of Saptagiri Grameena Bank and applied for the loan. The bank after due process sanctioned a Shishu loan of ₹ 50,000/- under MUDRA to Narendra to establish Internet and Xerox shop. Today he is successfully running the shop and earning money for his livelihood and his family. He is also regular in repayment of the loan.