

# मेरी कलम से



मुझे यह देख कर दिल में बड़ी प्रसन्नता महसूस हो रही है कि जो वृक्षा सन २००१ में जैन संस्थान (वर्तमान JIO) नाम से आरोपित किया था आज उसमें फूल खिलने प्रारम्भ हो गये हैं। इस संस्था में कई योजनायें चल रही हैं जो समाज को मजबूत करने का निरन्तर काम कर रही हैं। इस संस्था से जुड़े अति उत्साहित युवको / श्रेष्ठीगणों ने एक नया इतिहास रचने का मन बनाया है। इसलिए समाज के प्रतिभावान युवाओं को आर्थिक मजबूती देने के इरादे से वित्तीय संस्थाओं से जुड़े अथवा वित्तीय जानकारी रखनेवाले महानुभावों ने निम्न ब्याज दर पर, बैंकों से ऋण दिलवाने का साहसिक कदम उठाया है जिससे वो स्वयं व्यापार-उद्योग करके अपनी पहचान बना सके।

आप सभी को विदित है कि संसार में कई लोग बिना किसी सहारे के महानता के शिखर पर पहुँच जाते हैं उसके साथ किसी का सहयोग नहीं होता - किसी का नाम नहीं होता उसके पास होती है तो सिर्फ अपनी सोच-समझ, और उसी के आधार पर किस प्रकार वह आगे बढ़ता है, उसी से इन्सान की कामयाबी जुड़ी होती है।

संसार में महानता किसी की मोहताज़ नहीं होती। यहाँ कुछ भी न होते हुए आप शिखर तक पहुँच सकते हैं, जैन धर्म इसी का उपासक है, वह इसी को दर्शाता है कि जो जितना त्याग करता है वह उतना बड़ा होता है। यहाँ त्याग की महिमा दान-मान-सम्मान से ज्यादा मानी जाती है, क्योंकि त्याग संसार का सबसे बड़ा धर्म है। इसी को ध्यान में रखते हुए इस संस्था से जुड़े कुछ सदस्यों ने अपने अमूल्य समय से कुछ समय निकाल कर समाज के उत्थान में सहभागी बनने का साहस दिखाया है।

मैंने जरूर अपने प्रवचनों के माध्यम से इनमें शक्ति का संचार किया है जो लोग सिर्फ प्रवचन सुनने के लिए ही आते हैं उनको शायद इतना लाभ नहीं मिले मगर जो प्रवचन सुनकर अपने जीवन में अम्लीभूत का जामा पहनाते हैं वो जरूर सच्चे पथ की ओर अग्रसर होकर समाज में सबके चहेते बन जाते हैं।

हमें समाज को मजबूत करने के लिए वैचारिक महानता की आवश्यकता पड़ती है। आपको जब भी किसी विषय या क्षेत्र में आगे बढ़ने की इच्छा हो तो आप एक लक्ष्य बनाकर चलने का प्रयास कीजिए। शुरुवात में कैंटा - पत्थर - कंकर आपका रास्ता रोकने का प्रयास करेंगे लेकिन जब आपका इरादा पक्का देखेंगे तो स्वतः ही आपको रास्ता मिलता रहेगा।

किसी ने ठीक ही कहा है कि जीवन में तकलीफ उसीको आती है जो हमेशा जुम्मेवारी उठाने के लिए तत्पर रहता है और जबाबदारी लेनेवाले कभी हारते नहीं या तो जीतते हैं या फिर सिखते हैं।

अंत में जो आपने समाज उत्थान का विभिन्न क्रियाओं द्वारा बिड़ा उठाया है

उसकी सफलता के लिए . . . . सबको हृदय से आशिर्वाद ।

- गणि नयपद्मसागर ।

# FOREWORD



Shriyukt Members of JIO family!

Sadar Jai Jinendra.

**“One who enables you to organise your life, simplify your family needs and become part of religious society, there you will experience the bliss of Moksa here and now”.**

**by Acharya Naypadma Sagarji Maharaj**

Jainism is one of the oldest living religions. JAIN Dharma is a JAN (shravak) Dharma where every JAN (shravak) follows the principle of Jainism and have faith in theory of Karma. To remain active in the society, every JAN have to follow three basic societal principles i.e., Sahyog, Swavalamban and Samanvay.

Without Sahyog of a Jan (shravak) cannot develop his family, without Swavalamban a family cannot grow in his society and without Samanvay of a society, nation cannot prosper.

Guruji Acharya Naypadma Sagarji Maharaj Saheb, a great scholar, spiritual leader, social reformer and founder of many great organisations including JIO, always preaches and teaches about 3A viz., Ahimsa (non-violence), Anekant (multifaceted view of reality) and Aparigeaha (restraint in consumption and accumulation) and wanted to strengthen four pillars of Shraman society i.e., Siksha, Swasthya, Sanskriti and Swavalamban.

**Siksha:** Under the banner of JITO & JATF promoting and motivating young Jains for higher education and results they are being selected higher echelons of administration.

**Swastha:** Started Shrayak Arogyam policy as a part of health insurance; already reached to the every door step of Jain families, irrespective of their financial health.

**Sanskriti:** To promote Jain culture, established many organisations to study Philosophy of Jainism and Aagam at different universities, nationally and internationally.

**Swavalamban:** Now it is time for “Swavalamban”, where with the blessings of Acharyaji this MUDRA Yojna & Stand Up India Yojna announced by Prime Minister of the country introduced (Shravak Swavalamban Yojna) which is popularly known as Mudra Yojna.

As you know Micro, Small & Medium Enterprises (MSME) with 49 million in India account for over 95% of total number of industrial enterprises, contributes about 45% of industrial production, account for 40% of the total exports and contribute up to 9% of National Income (GDP). They are also employing nearly 111 million people. MSMEs are the vehicles of inclusive growth.

Both Mudra Scheme & Stand Up India Scheme which are part of MSME are for the benefit of society to inculcate the spirit of entrepreneurship and empower them to earn a better living and open opportunities for others to let live in the form of new employment.

Mudra loans are given to Non-Farm income generating enterprises in manufacturing, trading and services whose credit needs are below ₹ 10 lakh by all banks.

While Stand Up India loan is given to Women Entrepreneurs for Greenfield (New) projects in manufacturing, trading and services sectors from ₹ 10 lakh to ₹ 100 lakh.

I am sure, this booklet will, not only immensely benefit the JIO members, but also work, like marketers to all potential beneficiaries in obtaining hassle free loans from the banking industry.

Hopefully, by taking advantage of above, many Jain families will prove their hidden entrepreneur skills.

Thanking you,

Entrepreneurial regards,

**Dr. Rishabh Chand Lodha**

*Executive Director*

*Central Bank of India*

**Place :** Mumbai

**Date :** 18-11-2016

## Message of President – JCAF, Apex



With the blessings and inspiration of Param Pujya Naypadmasagarji MaharajSaheb, Jain Chartered Accountants Federation (JCAF) was formed in 2005. Since then, it has been spreading its wings all over India with 12 Chapters in Mumbai and 12 Chapters out of Mumbai. The Federation has organised many mega events which have immensely helped Chartered Accountant to update their knowledge and to network with their peers.

JCAF has always strived for the betterment of the profession by making representations to the Government on issues like budget, finance, tax, and by organising many technical workshops on latest issues.

In its constant endeavour to serve the society better JCAF has launched a very noble scheme i.e. the Bank Loan Scheme to ensure that financial assistance is made available to every person who is in need of it so that such person can become self sufficient in their own field.

Thanks to the untiring efforts taken by CA Jayesh Kala, the terms of the Loan Scheme are the best one can possibly get from any Bank. I am sure this scheme will go a long way in benefiting the society at large. I urge you all to give it maximum publicity so that many persons can take advantage of the same.

Best Regards,

**Pankaj Jain**

*President, Apex*

*Jain Chartered Accountants Federation*

## मेरा मनतक्य



जैन समाज का प्रतिनिधित्व करती 'जियो' संस्था ने बहुत ही कम समय में समाजोपयोगी कई महत्वपूर्ण प्रोजेक्ट प्रारंभ कर नये-नये कीर्तिमान स्थापित किये हैं। परम उपकार श्रेष्ठीवर्य, भविष्या दृष्टा व कुशल वक्ता परमपूज्य गुरुदेव नयपट्टसागरजी के आशीर्वाद, मार्गदर्शन व प्रेरणा से जब इस प्रोजेक्ट का बीज आरोपित किया गया तो हमने सोना भी नहीं था कि इतने कम समय में यह वृक्ष पुष्पित, पल्लवित होकर वटवृक्ष का रूप ले लेगा। 'प्रधानमंत्री मुद्रा योजना' उसी वटवृक्ष की एक मजबूत शाखा है जिसकी छायातले पूरा समाज इसका लाभ उठा सकता है विशेषकर समाज का वह तबका जो धनाभाव में अपने आपको आगे नहीं बढ़ा पाता। यह बहुत ही सरल, सहज व संक्षिप्त स्कीम है जो बहुत बड़े लाभ पहुंचा सकती है।

मैं बहुत अभिभूत हूँ, अपने आपको भाग्यशाली समझता हूँ जो गुरुदेव ने मुझ पर इतना भरोसा किया व जियो की शाख 'जैन चार्टर्ड एकाउन्टेन्ट फेडरेशन' कि प्रेसीडेन्ट पद पर मुझे आशीर्वाद, मार्गदर्शन व प्रेरणा देकर एक श्रेष्ठ टीम बनवा दी जो अत्यंत कार्यकुशल है। मेरे सहयोगियों की मदद से ये फेडरेशन बहुत उपयोगी कार्य कर रहा है।

मैं 'जियो' के सभी सदस्यों को विश्वास दिलाता हूँ कि इस स्कीम को लागू करने या समझने में आपको कोई भी दिक्कत आ रही हो तो मैं व मेरी टीम से आप कभी भी संपर्क कर सकते हैं। हमें आपको सहयोग देकर खुशी होगी।

गुरुवर के चरणों में वंदन

प्रेसिडेन्ट जैन चार्टर्ड एकाउन्टेन्ट फेडरेशन, मुंबई  
सी.ए. शांतीलाल कोचर

## FROM THE DESK OF DIRECTOR



JIO has been established with a vision of unity amongst Jain from all sects and to ensure that the benefit of unity is accrued to one and all. Under the leadership of visionary Param Pujya Naypadmsagarji Maharaj Saheb JIO has been constantly working for designing various schemes for masses. JIO strives for only one goal- every Jain should be self sufficient and should excel in life.

After successful launch of Sharvak Arogyam in which many Jain members have taken benefit, now JIO is launching a loan assistance program. Under this scheme JIO shall facilitate loans upto One Crore from various banks. JIO members will be eligible for loans from banks at reduced rate of interest and at reduced margin. The entire scheme has been mentioned in this booklet. The monitoring of entire scheme is being done by Jain Chartered Accountants Federation (JCAF). For the convenience of JIO members, various office bearers of JCAF have been designated for the smooth functioning. I am sure this scheme will be one more step towards realising vision of Param Pujya Naypadmsagarji Maharaj Saheb of Sarvatra Sampann Bhava.

Best Regards,

**Jayesh Kala**

*Director*

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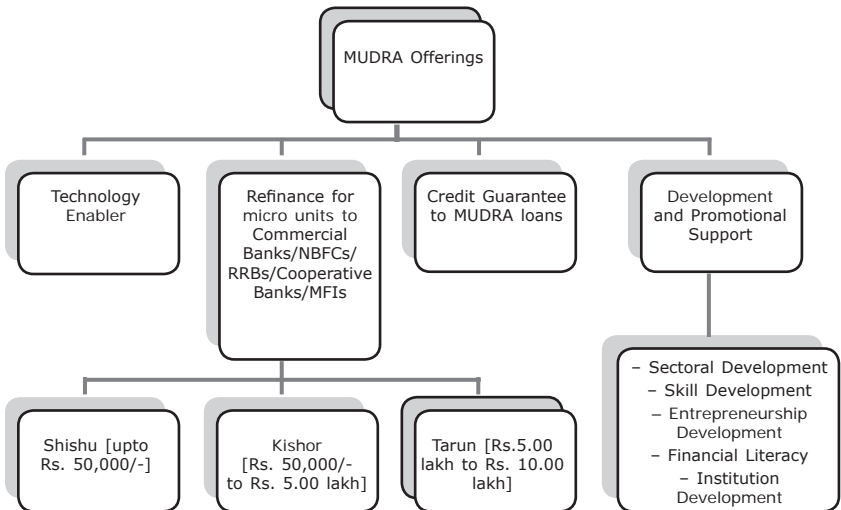
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## Background

Micro Unit Development and Refinance Agency Ltd. (**MUDRA**) has been launched by Hon'ble Prime Minister on 8th April, 2015 as a new financial entity, for developing and refinancing as last mile financial intermediaries like Banks, NBFCs, Micro Financial Institution (**MFI**) etc. who are in the business of lending to even the smallest of the Micro Enterprises in manufacturing, trading and service sector. The definition of micro unit for the purposes of MUDRA's activities should not be linked with MSME or any other Act. This segment mainly consists of **Non-Farm Enterprises** in manufacturing, trading and services whose credit needs are up-to ₹ 10 Lakh.



## MUDRA OFFERINGS

## SHARAVAK – MUDRA YOJANA

### (A) SHISHU

Shishu scheme is the first step of starting a business. The start-up businesses or one who have business can avail loan under Shishu Scheme. Shishu loans support small business.

1.	Eligible Sector	The scheme is available to cover credit facilities in Trading, Manufacturing & Services sector under non-farm activities and whose financial requirement is up to ₹ 50,000/-.
2	Eligibility	<ul style="list-style-type: none"> <li>❖ <b>Individual</b></li> <li>❖ <b>Proprietorship firms</b></li> <li>❖ <b>Partnership firms</b></li> <li>❖ <b>LLPs</b></li> <li>❖ <b>Ltd Companies</b></li> </ul>
3	Purpose	<p>Activities under non-farm sector are such as Manufacturing, Services sector and Trading like:</p> <ul style="list-style-type: none"> <li>❖ Commercial vehicle loan</li> <li>❖ Loan for working capital</li> <li>❖ Loan for purchase of Plant and Machinery</li> <li>❖ Loan for renovation of business space</li> <li>❖ Loan to Artisans such as potters, wood carvers</li> <li>❖ Loan to Handloom Weavers</li> <li>❖ Local Kirana shops, Shop keepers, Fruits/Vegetable Vendors, Pickle makers, Papad makers, Truck operators, Food-Service Units, Repair Shops, Hawkers, Beauty Parlours, Professionals, Service Providers.</li> <li>❖ Any other area Specific Scheme.</li> </ul>

4	Eligible Activity covered under MUDRA scheme	<p><b>Manufacturing</b> : Papad making, pickles, jams, ready made garment makers, artisans such as potters, wooden carvers, weavers involved in handloom weaving, jute weaving, wool etc.</p> <p><b>Trading activity</b> : Shopkeepers, fruit and vegetable vendors etc.</p> <p><b>Services</b> : Professionals, Service providers, Kirana Shops, Fruits/Vegetable vendors, servicing shops, repair shops, carpenters, etc., taxi and auto rickshaw pliers, Hair cutting saloons, Beauty Parlours, Hawkers, etc.</p>
5	Quantum of Finance	Loan up to ₹ 50,000/-
6	Mode of Assessment	<p>Overdraft/Cash Credit working capital limit is to be assessed as per Turnover Method, i.e., 20% of projected annual turnover.</p> <p><b>The working capital limit shall be for a period of 12 months and to be renewed/reviewed annually.</b></p> <p>Term Loan assessment: Term loan limit for purchase of plant, equipment &amp; machinery, etc.</p>
7	Security	Primary Security: Lien/Assignment of asset created out of banks finance. Hypothecation of stocks, plants machinery, equipment created out of bank finance.
8	Nature Of Finance	<ol style="list-style-type: none"> <li>1. The facility may be either overdraft/ cash credit under working capital limit (sub-limit of Mudra Card) and Term Loan.</li> <li>2. Working capital limit is to be secured by Hypothecation of Stocks and Receivables and Term Loan by Fixed Assets raised out of Bank Finance.</li> </ol>
9.	Collateral security	No collateral security.
10	Guarantee	No third party guarantee.

11.	Margin	NIL
12.	Rate of Interest for MUDRA-SHISHU	FLAT RATE FOR WORKING CAPITAL AS WELL AS TERM LOAN: <b>MCLR plus Applicable guarantee fee.</b>
13.	Repayment	Repayment will be as per cash flows of the business unit. Maximum repayment period shall be between 84 months inclusive of moratorium period. In case of working capital it is for 12 months to be renewed annually.
14.	Guarantee cover	All Mudra Loans will be covered by Credit Guarantee Fund for Micro Units (CGFMU) and Guarantee cover charges will be borne by the borrower.
15	Insurance	The full value for the hypothecated stock and fixed assets will be insured for fire, riot, natural calamities including earthquake, flood, cyclone, super cyclone, tornado & where ever required against other appropriate hazards with bank clause. (Comprehensive Insurance).
16	Processing Charge	NIL
17	Prepayment Charges	No prepayment penalty if the loan is repaid out of own resources.
18	Details of Documents required for sanction.	<ol style="list-style-type: none"> <li>1. Proof of identity - Self certified copy of Voter's ID card / Driving Licence / PAN Card / Aadhaar Card/Passport/Photo IDS issued by Govt. authority etc.</li> <li>2. Proof of Residence - Recent telephone bill, electricity bill, property tax receipt, Voter's ID card, Aadhaar Card, Passport of Individual/ Proprietor/ Partners, Certificate issued by Govt. Authority/Local Panchayat / Municipality etc.</li> <li>3. Applicant's Recent Photograph (2 copies) not older than 6 months.</li> </ol>

		<ol style="list-style-type: none"><li>4. Proof of SC/ST/OBC/Minority, if applicable.</li><li>5. Proof of Identity/Address of the Business Enterprise –if available.</li><li>6. Statement of Account from the existing Banker for the last six months, if any.</li><li>7. Quotation of Machinery/other items to be purchased.</li></ol>
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## (B) KISHOR

Kishore is another step than SHISHU where the one, who has started business but is yet to be established can avail loan under Kishore Scheme. The loan amount covered will be above ₹ 50,000 and up to ₹ 5,00,000.

1.	Eligible Sector	The scheme is available to cover credit facilities in Trading, Manufacturing & Services sector under non-farm activities and whose financial requirement is up to ₹ 5 Lakhs.
2	Eligibility	<ul style="list-style-type: none"> <li>❖ <b>Individual</b></li> <li>❖ <b>Proprietorship firms</b></li> <li>❖ <b>Partnership firms</b></li> <li>❖ <b>LLPs</b></li> <li>❖ <b>Ltd Companies</b></li> </ul>
3	Purpose	<p>Activities under non-farm sector are such as Manufacturing, Services sector and Trading, like:</p> <ul style="list-style-type: none"> <li>❖ Commercial vehicle loan</li> <li>❖ Loan for working capital</li> <li>❖ Loan for purchase of Plant and Machinery.</li> <li>❖ Loan for renovation of business space.</li> <li>❖ Loan to Artisans such as potters, wood carvers.</li> <li>❖ Loan to Handloom Weavers.</li> <li>❖ Local Kirana shops, Shop keepers, Fruits/ Vegetable Vendors , Pickle makers, Papad makers, Truck operators, Food- Service Units, Repair Shops, Hawkers, Beauty Parlours, Professionals, Service Providers.</li> <li>❖ Any other area Specific Scheme</li> </ul>

4	Eligible Activity covered under MUDRA scheme	<p><b>Manufacturing:</b> Papad making, pickles, jams, readymade garment makers, Artisans such as potters, wooden carvers, Weavers involved in handloom weaving, jute weaving, wool etc.</p> <p><b>Trading activity:</b> Shopkeepers, fruit and vegetable vendors etc.</p> <p><b>Services:</b> Professionals, Service Providers, Kirana Shops, Fruits /Vegetable Vendors, servicing shops, repair shops, carpenters, etc., taxi and auto rickshaw pliers, Hair cutting saloons, Beauty Parlours, Hawkers, etc.</p>
5	Quantum Of Finance	Loan above ₹ 50,000 to ₹ 5,00,000/-
6.	Mode Of Assessment	<p>Overdraft/Cash Credit working capital limit is to be assessed as per Turnover Method, i.e., 20% of projected annual turnover. <b>The working capital limit shall be for a period of 12 months and to be renewed/reviewed annually.</b></p> <p>Term Loan assessment: Term loan limit for purchase of plant, equipment &amp; machinery.</p>
7	Security	Primary Security: Lien/Assignment of asset created out of banks finance. Hypothecation of stocks, plants machinery, equipment created out of bank finance.
8.	Nature Of Finance	<ol style="list-style-type: none"> <li>1. The facility may be either Overdraft / Cash Credit under working capital limit (sub-limit of Mudra Card) and Term Loan.</li> <li>2. Working capital limit is to be secured by Hypothecation of Stocks and Receivables and Term Loan by Fixed Assets raised out of Bank Finance.</li> </ol>
9.	Collateral security	No collateral security.
10.	Guarantee	No third party guarantee.
11	Margin	Over ₹ 50,000 and up to ₹ 5 Lakhs-25% (10% for Members of JIO, Only from specific banks)

12.	Rate of Interest	<p>a) <b>For working capital and Term loan up to 1 year</b> = MCLR+0.50% plus applicable guarantee fee.</p> <p>b) <b>For Term loan above 1 year :</b> <b>Above 1 year to 3 years= MCLR+0.75% plus applicable guarantee fee.</b> <b>Above 3 years = MCLR+1.00% plus applicable guarantee fee.</b></p>
13.	Repayment	<p>Repayment in Term loan will be as per cash flows of the business unit. Maximum repayment period shall be between 84 months inclusive of moratorium period. In case of working capital it is for 12 months to be renewed annually.</p>
14.	Guarantee cover	<p>All Mudra Loans will be covered by Credit Guarantee Fund for Micro Units (CGFMU) and Guarantee cover charges will be borne by the borrower.</p>
15.	Insurance	<p>The full value for the hypothecated stock and fixed assets will be insured for fire, riot, natural calamities including earthquake, flood, cyclone, super cyclone, tornado &amp; where ever required against other appropriate hazards with bank clause. (Comprehensive Insurance).</p>
16.	Processing Charge	<p>"NIL"</p>
17	Prepayment Charges	<p>No prepayment penalty if the loan is repaid out of own resources.</p>
18.	Details of Documents required for sanction.	<ol style="list-style-type: none"> <li>1. Proof of identity - Self certified copy of Voter's ID card / Driving License / PAN Card / Aadhaar Card/Passport/Photo IDS issued by Govt. authority etc.</li> <li>2. Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhaar Card, Passport of Individual/ Proprietor/Partners, Certificate issued by Govt. Authority/ Local Panchayat / Municipality etc.</li> </ol>



	<ol style="list-style-type: none"><li>3. Proof of SC/ST/OBC/Minority, if applicable.</li><li>4. Proof of Identity / Address of the Business Enterprise – Copies of relevant Licenses / Registration Certificates/ lease or Rent agreement/ Other Documents pertaining to the ownership, identity of address of business unit / UdyogAadhaar Memorandum.</li><li>5. Statement of Account from the existing Banker for the last six months, if any.</li><li>6. Last two years unaudited balance sheets of the existing units along with income tax /sales tax returns etc. if applicable.</li><li>7. Projected balance sheets of start-ups/ existing units for one year in case of working capital limits and for the period of the loan in case of term loan (Applicable for loans of Rs. 2 lakhs and above).</li><li>8. Sales achieved during the current financial year up to the date of submission of application (in case of existing units).</li><li>9. Proforma Invoices/Quotations for the assets to be purchased and estimates for the civil works, if any to be undertaken. Aspect of technical feasibility and economic viability may be discussed with borrower if felt necessary.</li><li>10. Asset &amp; Liability statement of the borrowers.</li><li>11. Photos (two copies) of applicant/ Proprietor/ Partners/ etc., not older than 6 months</li></ol>
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## (C) TARUN

Tarun is a further step than Kishore where micro business units having established business and want to invest more for the betterment or expansion of business can avail loan under Tarun Scheme. The loan amount covered will be above ₹ 5,00,000/- and up to ₹ 10,00,000/-

1.	Eligible Sector	The scheme is available to cover credit facilities in Trading, Manufacturing & Services sector under non-farm activities and whose financial requirement is up to ₹ 10 lakh.
2	Eligibility	<ul style="list-style-type: none"> <li>❖ <b>Individual</b></li> <li>❖ <b>Proprietorship firms</b></li> <li>❖ <b>Partnership firms</b></li> <li>❖ <b>LLPs</b></li> <li>❖ <b>Ltd Companies</b></li> </ul>
3	Purpose	<p>Activities under non-farm sector are such as Manufacturing, Services sector and Trading, like:</p> <ul style="list-style-type: none"> <li>❖ Commercial vehicle loan</li> <li>❖ Loan for working capital</li> <li>❖ Loan for purchase of Plant and Machinery.</li> <li>❖ Loan for renovation of business space.</li> <li>❖ Loan to Artisans such as potters, wood carvers.</li> <li>❖ Loan to Handloom Weavers.</li> <li>❖ Local Kirana shops, Shop keepers, Fruits/ Vegetable Vendors, Pickle makers, Papad makers, Truck operators, Food-Service Units, Repair Shops, Hawkers, Beauty Parlours, Professionals, Service Providers.</li> <li>❖ Any other area Specific Scheme</li> </ul>

4	Eligible Activity covered under MUDRA scheme	<p><b>Manufacturing:</b> Papad making, pickles, jams, ready made garment makers, Artisans such as potters, wooden carvers, Weavers involved in handloom weaving, jute weaving, wool etc.</p> <p><b>Trading activity:</b> Shopkeepers, fruit and vegetable vendors etc.</p> <p><b>Services:</b> Professionals, Service Providers, Kirana Shops, Fruits/Vegetable Vendors, servicing shops, repair shops, carpenters, etc., taxi and auto rickshaw pliers, Hair cutting saloons, Beauty Parlours, Hawkers, etc.</p>
5	Quantum Of Finance	Loan above ₹ 5,00,000 to ₹ 10,00,000/-
6	Mode Of Assessment	<p>Overdraft/Cash Credit working capital limit is to be assessed as per Turnover Method, i.e., 20% of projected annual turnover.</p> <p><b>The working capital limit shall be for a period of 12 months and to be renewed/reviewed annually.</b></p> <p>Term Loan assessment: Term loan limit for purchase of plant, equipment &amp; machinery shall be considered on the basis of cash flow.</p>
7	Security	Primary Security: Lien/Assignment of asset created out of banks finance. Hypothecation of stocks, plants machinery, and equipment created out of bank finance.
8	Nature Of Finance	<p>The facility may be either Overdraft / Cash Credit under working capital limit (sub-limit of Mudra Card) and Term Loan.</p> <p>Working capital limit is to be secured by Hypothecation of Stocks and Receivables and Term Loan by Fixed Assets raised out of Bank Finance.</p>
9	Collateral security	No collateral security.
10	Guarantee	No third party guarantee.
11	Margin	25% (10% for Members of JIO, only from specific banks)

12.	Rate of Interest for as per MSME policy	<p>a) <b>For working capital and Term loan up to 1 year</b>  <b>= MCLR+0.50% plus applicable guarantee fee.</b></p> <p>b) <b>For Term loan above 1 year :</b>  <b>Above 1 year to 3 years= MCLR+0.75% plus applicable guarantee fee.</b>  <b>Above 3 years = MCLR+1.00% plus applicable guarantee fee.</b></p>
13.	Repayment	Repayment of Term loan will be as per cash flows of the business unit. Maximum repayment period shall be between 84 months inclusive of moratorium period. In case of working capital it is for 12 months to be renewed annually.
14.	Guarantee cover	All Mudra Loans will be covered by Credit Guarantee Fund for Micro Units (CGFMU) and Guarantee cover charges will be borne by the borrower.
15.	Insurance	The full value for the hypothecated stock and fixed assets will be insured for fire, riot, natural calamities including earthquake, flood, cyclone, super cyclone, tornado & wherever required against other appropriate hazards with bank clause (Comprehensive Insurance).
16.	Processing Charge	0.25% of sanctioned limit (Min. ₹ 1,250/-) + service tax.
17	Prepayment Charges	No prepayment penalty if the loan is repaid out of own resources.
18	Details of Documents required for sanction.	<ol style="list-style-type: none"> <li>1. Proof of identity - Self certified copy of Voter's ID card / Driving Licence / PAN Card / Aadhaar Card/Passport/Photo IDS issued by Govt. authority etc.</li> <li>2. Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhaar Card, Passport of Individual/Proprietor/Partners, Certificate issued by Govt. Authority/ Local Panchayat/Municipality etc.</li> </ol>

	<ol style="list-style-type: none"><li>3. Proof of Minority, if applicable.</li><li>4. Proof of Identity / Address of the Business Enterprise – Copies of relevant Licenses / Registration Certificates / lease or Rent agreement/ Other Documents pertaining to the ownership, identity of address of business unit / UdyogAadhaar Memorandum.</li><li>5. Statement of Account from the existing Banker for the last six months, if any.</li><li>6. Last two years unaudited balance sheets of the existing units along with income tax /sales tax returns etc. if available.</li><li>7. Projected balance sheets of start-ups/existing units for one year in case of working capital limits and for the period of the loan in case of term loan (Applicable for loans of ₹ 2 lakhs and above).</li><li>8. Sales achieved during the current financial year up to the date of submission of application (in case of existing units).</li><li>9. Proforma Invoices/Quotations for the assets to be purchased and estimates for the civil works, if any to be undertaken. Aspect of technical feasibility and economic viability may be discussed with borrower if felt necessary.</li><li>10. Asset &amp; Liability statement of the borrower including Directors &amp; Partners.</li><li>11. Memorandum and Articles of association of the company/Partnership Deed of Partners etc. wherever applicable.</li><li>12. Photos (two copies) of applicant/ Proprietor/ Partners/ Directors not older than 6 months</li></ol>
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## SHARAVAK – STAND UP INDIA YOJANA

Stand up India scheme is to facilitate bank loans between ₹ 10 lacs and ₹ 1 Crore for setting up a Greenfield (New) enterprise. This enterprise may be in manufacturing, service or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by Shravika (Women entrepreneur) as partners/Directors.

1.	Eligibility of Borrowers	Sharavika-Woman Entrepreneurs, above 18 years of age.  In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by Sharavika Women Entrepreneur.
2.	Purpose	For setting up a new <b>Green Field</b> New Enterprise in manufacturing or trading or services sector by Shravika Women entrepreneur. <b><u>Please note that the scheme is not applicable for existing / expansion of units.</u></b>
3	Activities covered	MANUFACTURING or SERVICES or Trading Sector  <ul style="list-style-type: none"> <li>• Greenfield Enterprises i.e New Units in the Non-Farm sector set up by Women Beneficiaries (Holding &gt;51%)</li> <li>• All employment generating activities such as Automobile servicing unit, soldering unit-lathe, Professionals, Service Providers, Kirana Shops, Furniture shops, etc.</li> </ul>
4.	Nature of Facility	Cash Credit cum Term Loan – Composite loan.
5	Quantum of Finance	Minimum ₹ 10 lakhs and maximum up to ₹ 100 lakh only (composite loan).  Composite loan of 75% of the project cost inclusive of term loan and working capital. The stipulation of the loan being expected to cover 75% of the project cost would not apply if the borrower's contribution along with convergence support from any other schemes exceeds 25% of the project cost.

6	Mode of Assessment	<p><b>Cash Credit</b> - for working capital—As per Turn over Method i.e. 20% of projected annual turnover. The working capital limit shall be for a period of 12 months and to be renewed/ reviewed annually. The nature of Cash Credit or Overdraft (Working Capital) will be perpetual in nature with annual renewal provision, co-terminus with the tenure of the Term Loan.</p> <p><b>Term Loan:</b> Term loan limit for purchase of plant &amp; machinery and equipment can also be considered on the basis of cash flow.</p>								
7	Margin	25%								
8	Rate of Interest									
<p>(a) <b>Rate of Interest where the loan is covered by 100% Colateral Security: AT MCLR and reset tenure is 12 months i.e Annual reset Clause.</b></p> <table border="1" data-bbox="254 696 948 777"> <thead> <tr> <th data-bbox="254 696 616 735">Limit</th> <th data-bbox="616 696 948 735">Rate of Interest</th> </tr> </thead> <tbody> <tr> <td data-bbox="254 735 616 777">For ₹ 10 lakh to ₹ 100 lakh</td> <td data-bbox="616 735 948 777">MCLR</td> </tr> </tbody> </table> <p>(b) <b>Rate of Interest where the loan is covered by Guarantee Cover (CGSSI): AT MCLR and reset tenure is 12 months i.e. Annual reset Clause:</b></p> <table border="1" data-bbox="254 898 948 1005"> <thead> <tr> <th data-bbox="254 898 616 937">Limit</th> <th data-bbox="616 898 948 937">Rate of Interest</th> </tr> </thead> <tbody> <tr> <td data-bbox="254 937 616 1005">For ₹ 10 lakh to ₹ 100 lakh</td> <td data-bbox="616 937 948 1005">MCLR + 0.50% plus Applicable Guarantee fee.</td> </tr> </tbody> </table>			Limit	Rate of Interest	For ₹ 10 lakh to ₹ 100 lakh	MCLR	Limit	Rate of Interest	For ₹ 10 lakh to ₹ 100 lakh	MCLR + 0.50% plus Applicable Guarantee fee.
Limit	Rate of Interest									
For ₹ 10 lakh to ₹ 100 lakh	MCLR									
Limit	Rate of Interest									
For ₹ 10 lakh to ₹ 100 lakh	MCLR + 0.50% plus Applicable Guarantee fee.									
9.	Primary Security	<p><b>Primary Security:</b> Lien/Assignment/ hypothecation/ pledge / mortgage of asset created out of banks finance. Hypothecation of stocks, plants machinery, and equipment created out of bank finance.</p>								
10.	Collateral Security / Guarantee cover	<p>The loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India (CGSSI) as decided by the banks.</p> <p>Written consent of the borrower to be obtained for either covering Stand Up India loan under Credit Guarantee Fund Scheme (CGSSI) or Collateral Security.</p>								

11.	Repayment	Term loan is repayable in 7 years with a maximum moratorium period of 18 months. In case of working capital it is for 12 months to be renewed annually.						
12.	Insurance	The assets created out of bank funds should be comprehensively insured with full value for the hypothecated stock and fixed assets against fire, riot, natural calamities including earthquake, flood, cyclone, super cyclone, tornado & where ever required against other appropriate hazards with bank clause. Mandate to be obtained for debiting the account for paying/renewing insurance premium on due date.						
13.	Processing Charges	<table border="1"> <thead> <tr> <th>Limit</th> <th>Processing fee</th> </tr> </thead> <tbody> <tr> <td>₹ 10 lakh to ₹ 50 lakh</td> <td>0.25% of sanctioned limit + S.Tax (Min. ₹ 1,250/- plus S.Tax; Max. ₹ 12,500/- plus S.Tax)</td> </tr> <tr> <td>Above ₹ 50 lakh to ₹ 100 lakh</td> <td>0.30% of sanctioned limit + S. Tax (Min. ₹ 15,000/- plus S. Tax; Max ₹ 30,000/- plus S.Tax)</td> </tr> </tbody> </table>	Limit	Processing fee	₹ 10 lakh to ₹ 50 lakh	0.25% of sanctioned limit + S.Tax (Min. ₹ 1,250/- plus S.Tax; Max. ₹ 12,500/- plus S.Tax)	Above ₹ 50 lakh to ₹ 100 lakh	0.30% of sanctioned limit + S. Tax (Min. ₹ 15,000/- plus S. Tax; Max ₹ 30,000/- plus S.Tax)
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₹ 10 lakh to ₹ 50 lakh	0.25% of sanctioned limit + S.Tax (Min. ₹ 1,250/- plus S.Tax; Max. ₹ 12,500/- plus S.Tax)							
Above ₹ 50 lakh to ₹ 100 lakh	0.30% of sanctioned limit + S. Tax (Min. ₹ 15,000/- plus S. Tax; Max ₹ 30,000/- plus S.Tax)							
14.	Prepayment Charges	No prepayment penalty if the loan is repaid out of own resources.						
15.	Documents to be obtained	<ol style="list-style-type: none"> <li><b>Proof of Identity:</b> Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner or director (if a company).</li> <li><b>Proof of residence:</b> Recent telephone bills, electricity bill, property tax receipt/Passport/voter's ID Card of Proprietor, partner or Director (if a company)</li> <li>Proof of business Address</li> <li>Applicant should not be defaulter in any Bank/F.I.(CIBIL Score)</li> </ol>						



		<ol style="list-style-type: none"> <li>5. Memorandum and articles of association of the Company/Partnership Deed of partners etc.</li> <li>6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.</li> <li>7. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.</li> <li>8. Udyog Aadhar Card Registration is applicable wherever required valid licence to be obtained.</li> <li>9. SSI/MSME registration if applicable.</li> <li>10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan.</li> <li>11. Original copies of lease deeds/title deeds of all the properties being offered as primary and collateral securities. For creation of mortgage all original title deeds to be obtained and kept on record.</li> <li>11. Documents to establish whether the applicant belongs to SC/ST Category, wherever applicable.</li> <li>12. Certificate of incorporation and from ROC to establish whether majority stake holding in the company is in the hands of a Woman.</li> </ol> <p><b>For cases with exposure above ₹ 25 Lakh following are additional documents:</b></p> <ol style="list-style-type: none"> <li>11. Profile of the unit (includes names of promoters, directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.</li> </ol>
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		<ol style="list-style-type: none"><li>12. Last three years balance sheets of the Associate / Group Companies (if any).</li><li>13. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.</li><li>14. Manufacturing process (if applicable) major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc. The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity).</li><li>15. If the project which is going to be established is on lease land, then the lease period of land should be more than the repayment period of loan amount etc.</li></ol>
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## APPLICATION FORM FOR SHISHU UNDER MUDRA

**(For Loan up to ₹ 50,000/- under Shishu)**

Application No.		Photo
Date :		

**(For Loan up to ₹ 50,000/- under Shishu)**

Name of Bank & Branch from where Loan is required Bank \_\_\_\_\_ Branch \_\_\_\_\_

I hereby apply for Cash Credit / Over Draft / Term Loan of ₹ \_\_\_\_\_ for \_\_\_\_\_

Name of Applicant(s)	1. _____ 2. _____	Father's / Husband's Name	1. Shri _____ 2. Shri _____				
Constitution (✓)	Indi-vidual	Joint	Proprietor	Partnership	Other		
Residential Address	_____ Rented/Owned						
Business Address	_____ Rented/Owned						
Date of Birth	_____	Age	Sex: Male/Female				
Education Qualification (✓)	Illiterate	Up to 10th	Up to 12th	Graduate	Professional	Others	
KYC Document(s)	Voter Id No.	Aadhaar No.	Driving License No.	Any Other			
ID Proof (Please Specify)	_____	_____	_____	_____			
Address Proof (Please Specify)	_____	_____	_____	_____			
Telephone No:	_____	Mobile No:	_____	Email Id: _____			
Line of Business Activity (Purpose)	Existing	_____	_____	Period			
	Proposed	_____	_____	_____			
Annual Sales (₹ in Lacs)	Existing:	_____	Proposed:	_____			
Experience, if any	_____						
Social Category (Pls. ✓)	General	SC	ST	OBC	Minority Community		
If Minority (✓)	Buddhist	Muslim	Christian	Sikh	Jain	Zoroastrian	Others
Loan Amount Required	CC/OD (in ₹)	_____	Term Loan (in ₹)	_____			
Detail of Existing Account(s), if any	Type (Pls. tick) (Deposit/Loan)	_____	Name of Bank & Branch				
A/c. No.	_____	If Loan A/c., amount of loan taken	_____	₹			

**Declaration:**

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. I/We have not applied to any Bank. There is/are no overdue /statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd., or any other agency as authorised by you, may at any time, inspect / verify my/our assets, books of account, etc. in our factory business premises as given above. You may take appropriate safeguards/action for recovery of bank's due.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**Signature of Applicant(s)**

(For Office use only)

Acknowledgement Slip No: \_\_\_\_\_ Loan Application  
No: \_\_\_\_\_ dated \_\_\_\_\_

Received by \_\_\_\_\_

**Place and Date:**

**Authorized Signatory (Branch Seal and Sign)**

-----Cut Here-----

Acknowledgement Slip No: \_\_\_\_\_ for loan  
application under PMMY (Applicant's copy)

Received with thanks from Shri / Smt \_\_\_\_\_ loan  
application dated \_\_\_\_\_ for ₹ \_\_\_\_\_.

**Place and Date:**

**Authorised Signature (Branch Seal and Sign)**

## APPLICATION FORM FOR KISHOR & TARUN



### LOAN APPLICATION FORM PRADHAN MANTRI MUDRE YOJANA (To be submitted along with documents as per the checklist)

#### A. For office Use:

Enterprise Name	Application Sl. No.	Name of the Branch	Category
			Kishor/Tarun

### APPLICATION FORM FOR KISHOR & TARUN

#### B. Business Information:

Name of the Enterprise							
Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)	
Current Business Address	State			PIN Code		<input type="text"/>	
	Business Premises			<input checked="" type="checkbox"/>	Rented	Owned	
Telephone No.	Mobile No.			91			
E-mail:							
Business Activity	Existing						
	Proposed						
Date of Commencement (DD/MM/YYYY)							
Whether the Unit is Registered			<input checked="" type="checkbox"/>	Yes		No	
If Registered (Please mention: Registration no. And the Act under which registered )							
Registered office Address							
Social Category			<input checked="" type="checkbox"/>	SC	ST	OBC	Minority Community
If Minority Community	<input checked="" type="checkbox"/>	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians

**C. Background Information of Proprietor/ Partners/ Directors:**

S. No	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity -Years
1.						
2.						

S. No	ID proof	ID proof no.	Address proof	Address proof no.	PAN Card/ DIN No.	Relationship with the officials/ Director of the bank if any
1.						
2.						

**D. Names of Associate Concerns and Nature of Association:**

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

**E. Banking/Credit Facilities Existing: (In Rs.)**

Type of Facilities	Presently Banking with	Limit Availed	Outstanding As on .....	Security lodged	Asset classification status
Savings Account		N. A.		N. A.	
Current Account		N. A.		N. A.	
Cash Credit					
Term Loan					
LC/BG					

If banking with this bank, customer ID to be given here:

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column E above.

**F. Credit Facilities Proposed: (In Rs.)**

Type of Facilities	Amount	Purpose for which Required	Details of Primary Security Offered (with approx. value to be mentioned)
Cash Credit			
Term Loan			
LC/BG			
Total			

**G. In case of Working Capital: Basis of Cash Credit Limit applied: (In Rs.)**

Actual Sales		Projected						
FY-	FY-	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

**H. In case of Term loan requirements, the details of machinery/equipment may be given as under:**

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters (Rs.)	Loan Required (Rs.)
<b>Total</b>					
Repayment period with Moratorium period requested for					

**I. Past Performance / Future Estimates: (In Rs.)**

Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)				
	Past Year-II (Actual)	Past Year-I (Actual)	Present Year (Estimate)	Next Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

**J. Status Regarding Statutory Obligations:**

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N. A.	Remarks(Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional /Final)		
3. Drug Licence		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Any other Statutory dues remaining outstanding		

**K. Declaration:**

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue/statutory due owed by me/us. I/ We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or Mudra Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of account etc. in



our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

<b>Space for Photo</b>	<b>Space for Photo</b>	<b>Space for Photo</b>
(Signatures of Proprietor/partner/ director whose photo is affixed above)		

Date: \_\_\_\_\_

Place: \_\_\_\_\_

## APPLICATION FORM FOR STAND UP INDIA

Enterprise Name	Application SI. No.	Name of the Branch	Category
			SC/ST/ Woman

### B. Business Information

Name of the Applicant / Enterprise							
Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)	
Business Address	State					PIN Code <input type="text"/>	
	Business Premises			<input checked="" type="checkbox"/>	Rented	Owned	
Telephone No.			Mobile No.	91			
E-mail:							
Business Activity	Proposed						
Date of Commencement (DD/MM/YYYY)							
Whether the Unit is Registered			<input checked="" type="checkbox"/>	Yes		No	
If Registered (Please mention: Registration no. and the Act under which registered)							
Udyog Aadhar Registration No.** ** Not Mandatory							
Registered office Address							
Social Category			<input checked="" type="checkbox"/>	SC	ST	Minority Community	
If Minority Community	<input checked="" type="checkbox"/>	Buddhist	Muslim	Christian	Sikh	Jain	Zoroastrian

### C. Background Information of Proprietor/ Partners/ Directors of Company and their addresses

S. No.	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity (Years)
1.						
2.						

S. No	ID proof	ID proof no.	Address proof	Address proof no.	PAN Card/ DIN No.	Relationship with the officials/ Director of the bank if any
1.						
2.						

**D. Names of Associate Concerns, if any, of JV Partner or Director of proposed Unit**

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as a Prop./ Partner/Director or Just Investor in Associate Concern

**E. Banking/Credit Facilities Existing: (In Rs.)**

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on .....
Savings Account		N. A.	
Current Account		N. A.	
Term Loan			

If banking with this bank, customer ID to be given here:

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column E above.

**F. Credit Facilities Proposed: (In Rs.)\*\***

Type of Facilities	Amount	Purpose for which Required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If, yes, then provide details on column I) (Yes/No)
Cash Credit**				
Term Loan				
LC/BG				
Total				
** Mandatory Fields				

**G. In case of Working Capital: Basis of Cash Credit Limit applied: (In Rs.)**

Cash Credit	Projected						
	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

**H. In case of Term loan requirements, the details of machinery/equipment may be given as under:**

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters (Rs.)	Loan Required (Rs.)
<b>Total</b>					
Repayment period with Moratorium period requested for					

**I. Future Estimates: (In Rs.)**

Future Estimates (Estimates for current year and projections for first year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)				
	<b>Current Year (Estimate)</b>	<b>First Year (Projection)</b>	<b>Second Year (Projection)</b>	<b>Third Year (Projection)</b>
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

**J. Status Regarding Statutory Obligations:**

<b>Statutory Obligations</b>	<b>Whether Complied with (select Yes/No) If not applicable then select N. A.</b>	<b>Remarks (Any details in connection with the relevant obligation to be given)</b>
1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional/Final)		
3. Drug Licence		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Any other Statutory dues remaining outstanding		

**K. Declaration**

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue/statutory dues owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/verify my/our assets, books of accounts etc. in our factory/

business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

<b>Space for Photo</b>	<b>Space for Photo</b>	<b>Space for Photo</b>
(Signatures of Proprietor/partner/ director whose photo is affixed above)		

Date: \_\_\_\_\_

Place: \_\_\_\_\_

## FAQ of MUDRA Scheme

### 1. What is MUDRA?

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd., is a financial institution being set up by Government of India for development and refinancing micro units enterprises. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.

### 2. Why MUDRA has been set up?

The biggest bottleneck to the growth of entrepreneurship in the Non-Corporate Small Business Sector (NCSB) is lack of financial support to this sector. More than 90% of this sector does not have access to formal sources of finance. GoI is setting up MUDRA Bank through a statutory enactment for catering to the needs of the NCSB segment or the informal sector for bringing them in the mainstream. Pending enactment of an act for MUDRA Bank, a Non Banking Finance Company as MUDRA Ltd. has been set up as a subsidiary of SIDBI.

### 3. What will be roles and responsibilities of MUDRA?

MUDRA would be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies [formerly Section 25], Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. MUDRA would also partner with State/Regional level financial intermediaries to provide finance to Last Mile Financier of small/micro business enterprises.

### 4. What are the offerings of MUDRA? How will MUDRA function?

Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarus' to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also to provide a reference point for the next phase of graduation/growth to look forward to. The financial limit for these schemes are:-

- a. **Shishu** : covering loans upto ₹ 50,000/-

- **b. Kishor:** covering loans above ₹ 50,000/- and upto ₹ 5 lakh
- **c. Tarun:** covering loans above ₹ 5 lakh to ₹ 10 lakh

MUDRA's delivery channel is conceived to be through the route of refinance primarily to Banks/NBFCs/MFIs.

At the same time, there is a need to develop and expand the delivery channel at the ground level. In this context, there is already in existence, a large number of 'Last Mile Financiers' in the form of companies, trusts, societies, associations and other networks which are providing informal finance to small businesses.

**5. Who are the target clients of MUDRA/What kind of borrowers are eligible for assistance from MUDRA?**

Non-Corporate Small Business Segment (NCSB) comprising of millions of proprietorship/partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits/vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others, in rural and urban areas.

**6. Are Regional Rural Banks (RRBs) eligible for assistance from MUDRA?**

Yes, MUDRA will be extending refinance support to RRBs for enhancing their liquidity.

**7. What is the rate of interest charged by MUDRA?**

MUDRA is a refinancing agency which will extend its funds to Last Mile Financiers to enable them to reach out to the sector. Access to finance in conjunction with rational price is going to be the unique customer value proposition of MUDRA. It will use a variety of innovative financing means including technology to bring down the cost of funding for the ultimate borrower.

**8. I have a small business dealing in paper goods. Can MUDRA help me?**

MUDRA loan is available through Banks/NBFCs/MFIs for such activities. All kinds of manufacturing, trading and service sector activities can get MUDRA loan. Loans are categorised into Shishu, Kishor and Tarun. These products have been designed to cater to customers operating at the lower end of the enterprise spectrum. The loans will be extended through MFIs, NBFCs, Banks etc.



**9. I have graduated recently. I want to start my own business. Can MUDRA help me?**

MUDRA loans are available in three categories. For small business, loans upto ₹ 50,000/- is available under the 'Shishu' category and beyond ₹ 50,000 and up to ₹ 5 lakh under the 'Kishor' category. It also offers loans beyond ₹ 5 lakh and up to ₹ 10 lakh under the Tarun category. Depending on the nature of business and project requirement you can access finance from one of the intermediaries of MUDRA as per the norms.

**10. I have diploma in food processing technology. I want to start my own unit. Please guide me.**

Food Processing is an eligible activity for coverage under one of the MUDRA schemes. You can avail of assistance under MUDRA schemes for food processing from any financing banks/MFIs/NBFCs.

**11. I am an artisan specialising in Jari work. I want to start my own work instead of doing job work for others. Can MUDRA help me?**

You can avail assistance under the 'Shishu' category through any banks/MFIs operating in your region, for setting up your own enterprise.

**12. I have done a course on fashion designing. I want to open my own boutique and develop my own brand. What help can MUDRA offer to me?**

MUDRA operates a special refinance scheme for women entrepreneurs, viz. Mahila Uddyami Scheme. Assistance will be provided under all three groups, viz. 'Shishu', 'Kishor' as well as 'Tarun'. An interest rebate of 25 bps is available for women borrowers availing of loans from MFIs/NBFCs.

**13. I intend to work on franchisee model and open an ice cream parlour. Can MUDRA help me?**

MUDRA operates a special refinance scheme for traders and shopkeepers. You can avail the facilities under the scheme as per your requirements from any banks/MFIs/NBFCs in the area.

**14. I want to expand my pottery business by adding more variety and designs. What help can I get from MUDRA?**

You can avail assistance under the 'Shishu' category through any banks/MFIs operating in your region for setting up your own enterprise.

**15. What is the Scope of PMMY and various types of loan available and which are the agencies that will provide loan?**

Pradhan Mantri Mudra Yojana (PMMY) loans will be extended by all Public Sector Banks such as PSU banks, Regional Rural Banks (RRBs), Co-operative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions and Non-Banking Finance Companies. All loans sanctioned on or after April 8, 2015 up to a loan size of ₹ 10 lakh for non farm income generating activities will be branded as PMMY loans.

**16. Who will monitor the implementation of PMMY?**

Monitoring of PMMY progress at the State level will be done through SLBC forum and at National level by MUDRA/ Department of Financial Services, Government of India. For this purpose, MUDRA has developed a portal, wherein the banks and other lending institutions directly feed their achievement details which are consolidated by the system and reports are generated for review.

**17. Is there any scheme in Central/State Govt which is applicable all over India, in which loan without guarantee is granted/the guarantors identity is checked?**

Pradhan Mantri Mudra Yojana is a Government of India scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto ₹ 10 lakh for non farm income generating activities. Generally, loans upto ₹ 10 lakh issued by banks under Micro Small Enterprises is given without collaterals.

**18. Are carpentry and RO water plant installation eligible for the loan. If so, what is the maximum and minimum amount of loan?**

Carpentry and RO water plant installation, on a business mode, are eligible activities under MUDRA loan, if the loan amount is below ₹ 10 lakh. The primary requirement for availing a MUDRA loan is to be an income generating activity under manufacturing, processing, trading and service sector and the loan amount is below ₹ 10 lakh.

**19. What is the eligibility of persons for availing MUDRA loans?**

Any Indian citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is less than ₹ 10 lakh can approach either a Bank, MFI or NBFC 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.

**20. Is there any subsidy under PMMY? If so, details thereof?**

There is no subsidy for the loan given under PMMY. However, if the loan proposal is linked to some Government scheme, wherein the Govt. is providing capital subsidy, it will be eligible under PMMY also.

**21. Kindly provide brief profile of MUDRA?**

MUDRA which stands for Micro Units Development and Refinance Agency Ltd. is a refinance agency and not a direct lending institution. MUDRA provides refinance support to its intermediaries viz., Banks, Micro Finance Institutions and NBFCs, who are in the business of lending for income generating activities in the non-farm sector in manufacturing, processing, trading or service sector and who in turn will finance the beneficiaries.

**22. Can you provide information on MUDRA Card?**

MUDRA Card is an innovative credit product wherein the borrower can avail of credit in a hassle free and flexible manner. It will provide a facility of working capital arrangement in the form of CC/OD to the borrower. Since MUDRA Card will be 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.

**23. Would the people of Kumhar Community be benefitted from PMMY for carrying out potters work?**

Yes. MUDRA Yojana is aimed at supporting all kinds of income generating activities under manufacturing, processing, trading and service sector. Assistance can be availed under Micro Credit Scheme through any of the Micro finance institutions/Banks operating in the area.

**24. What are the documents that are required to be submitted for availing loans under MUDRA?**

The terms and conditions of the loan will be governed by the rules of the lending institution and the broad guidelines of RBI.

The guidance regarding the documents needed may be obtained from any of the lending institutions in your locality.

**25. What is the grievance mechanism available against bank officials, in the event of non-sanction of loan?**

Any grievance against non-consideration of MUDRA loan can be registered with the higher authorities in the respective Bank like Regional Manager/Zonal Manager of the Bank, provided there is any lapse from the bank officials in sanctioning the loan.

**26. Can you elaborate on the details of security to be deposited for MUDRA loans?**

As per the recommendations of the Working Group constituted by RBI for reviewing the Credit Guarantee Schemes for Micro Small Enterprises and accepted by RBI, Banks have been mandated not to insist for collateral security in the case of loans up to ₹ 10 lakhs extended to the units in the Micro Small Enterprises sector.

**27. Is there any standard format of application to avail MUDRA loans?**

Yes. In respect of Shishu category, an one page application format has been designed which has been posted in MUDRA website. In respect of Kishor and Tarun category, a 3 page indicative application format has been designed and the same is also posted in MUDRA website.

**28. Can you briefly explain the repayment terms, eligibility and action plan for the assistance availed from MUDRA?**

The terms and conditions of the loan will be governed by the rules and regulations of the lending institution and the broad guidelines of RBI. The lending institution will be processing the loan request, based on the merits of the proposal only. The loan amount will be decided by the requirement of the proposed income generating activity. The repayment terms will be governed by the cash flow of the enterprise and the eligibility of the borrower will be decided by the norms of lending institutions.

**29. Is PMMY loans applicable to all Banks all over India?**

Yes. Department of Financial Services (DFS) *vide* its letter dated May 14, 2015 have advised all PSBs, RRBs and Scheduled Co-operative Banks regarding roll out of PMMY and to cover all loans up to loan size of ₹ 10 lakh sanctioned on or after April 8, 2015 for income generation under PMMY. DFS have also been

issuing various instructions including fixing of targets branch wise to the Head Offices of the Banks which has been advised to percolate the same to their zonal/regional/branch offices.

**30. When will PMMY start in Gorakhpur zone and when will be scheme start in SBI branch?**

Loan disbursement under the yojana has commenced from April 08, 2015 all over the country through all Banks, including SBI.

**31. Is there any requirement for a life insurance for MUDRA scheme?**

Life insurance is not required for loans under PMMY.

**32. Is obtaining of PAN card a must to avail PMMY loans?**

PAN card is not compulsory to avail PMMY loans. However, the borrower may have to satisfy the KYC requirements of the financing institutions.

**33. What is the rate of interest on MUDRA loans?**

The interest rates are deregulated and the banks have been advised to charge reasonable interest rates within the overall RBI guidelines.

**34. If the lending institutions do not give PMMY loans, what can I do to get it?**

The matter may be escalated within the respective bank's higher authority. The applicant can also approach another bank or NBFC/MFI operating in the area for the loan requirement.

**35. What would be the action which can be initiated against banks which insist for security/collateral under PMMY, because in many places, all the banks are insisting for the security/collateral? Where should complaint against the bank be made when bank demand security/collateral for loans under PMMY?**

Complaint against any bank branch can be registered with the Regional Office/Zonal Office/Head office of the respective bank. The details of the Grievance Redressal Mechanism of each bank will be available at the Bank branch.

**36. Is handicapped persons also eligible for PMMY loans?**

Any Indian citizen, who is eligible to avail of loan and has a business plan for income generating activity, can avail of

MUDRA loan. The loan proposal should be for setting up of a new/upgrading an existing Micro business enterprise in the manufacturing, processing, trading and service sector.

**37. Is it required to submit IT returns for the preceding 2 years for availing loan of ₹ 10 lakh under PMMY?**

Generally, IT returns are not insisted for small value loans. However, the requirement of documents will be advised by the concerned lending institutions based on the policies framed.

**38. Under PMMY-Shishu loans, what is the turnaround time for processing the loan proposal?**

For Shishu loans, normally 7 to 10 days is the turnaround time for processing the loan proposals on receipt of complete information.

**39. Who are the eligible applicants under PMMY?**

Any individual including women, proprietary concern, partnership firm, private limited company or any other entity are eligible applicant under PMMY loans.

**40. Are MUDRA loans available for purchase of CNG Tempo/ Taxi?**

MUDRA loans would be available for purchase of CNG Tempo/ Taxi, in case the applicant intends to use the vehicle as public transport carrier.

**41. I have a savings bank account with Corporation Bank, Unnaro, U.P. Would loans under MUDRA be available based on the SB Account?**

Yes. The applicant can approach the branch and apply for the loan in the format being provided by the said lending institution. The terms and conditions of the loan will be governed by the policies of the lending institution, based on the broad guidelines of RBI. The loan amount will be decided by the requirement of the proposed income generating activity and the repayment terms will be decided by the anticipated cash flow from the activity.

**42. Is Khadi activity eligible under PMMY loans?**

Yes. MUDRA loans are applicable for any activity which results in income generation. As Khadi is one of the eligible activities under Textile sector and in case MUDRA loans are taken for income generation, the same can be covered.

## FAQ of STAND UP LOAN

**1. What is the genesis of “Stand-Up India” Scheme?**

The “Start-up India Stand-Up India” initiative was announced by the Hon’ble Prime Minister in his address to the nation on August 15, 2015 to promote bank financing for greenfield enterprises promoted by SC/ST/Women entrepreneurs. The scheme would be operated through 1.25 lakh bank branch network of scheduled commercial banks across the country.

**2. What is the objective of “Stand-Up India” Scheme?**

The objective of the Stand-Up India Scheme is to facilitate bank loans between ₹ 10 lakh and ₹ 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

**3. What is the purpose of the loan under “Stand-Up India” Scheme?**

The scheme is for setting up a new enterprise in manufacturing, trading or services sector by SC/ST/Women entrepreneurs.

**4. Who are the target clients under Stand-Up India Scheme/ what kind of borrowers are eligible for loans?**

SC/ST and/or Women entrepreneurs setting up new enterprises are eligible for availing loans under Stand-Up India Scheme. Typically projects in the manufacturing, trading and service sector would be eligible for coverage under the scheme.

**5. What will be the nature of loan under the Stand-Up India Scheme?**

Composite loan (inclusive of term loan and working capital) between ₹ 10 lakh and upto ₹ 100 lakh representing up to 75% of the project cost would be eligible.

**6. What is the size of the loan under the Stand-Up India Scheme?**

Composite loan (inclusive of term loan and working capital) between ₹ 10 lakh and up to ₹ 100 lakh would be eligible.

**7. What is the rate of interest charged under the Stand-Up India Scheme?**

The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed (base rate (MCLR) + 3% + tenor premium).

**8. What will be the security requirement under the Stand-Up India Scheme?**

In addition to mortgage/hypothecation of Primary Asset acquired out of loan, the loan may also be secured by collateral security or guarantee of Credit Guarantee Scheme for Stand-Up India Loans (CGSSI) as decided by the banks.

**9. Who are the eligible leading institutions for extending loans under the scheme?**

All branches of Scheduled Commercial Banks located across the country.

**10. What is the repayment tenure under the Scheme?**

The repayment period of the composite loan is to be fixed depending upon nature of activity and useful life of assets purchased with bank loan but not to exceed 7 years with a maximum moratorium period of 18 months.

**11. What are the Salient Features of the Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL)?**

Eligibility – Stand-Up India Loans of over ₹ 10 lakh and up to ₹ 100 lakh extended by eligible Lending Institution(s) to an eligible borrower on or after entering into an agreement with National Credit Guarantee Trustee Company (NCGTC).

Guarantee Fee – Annual Guarantee Fee (AGF) of 0.85% p.a. on the credit facility sanctioned (comprising term loan and/or working capital facility).

Guarantee Fee shall be paid upfront to the Trust by the eligible institution availing of the guarantee and to be shared equally between bank and the borrower.

**12. How is the Stand-Up India Scheme different from the SMILE Scheme?**

SMILE Scheme is operated only through SIDBI for investment in projects coming up in 25 identified sectors under the Make in India programme for existing and new units. The support is in the nature of quasi equity and term loan on relatively



soft terms, with the minimum term loan size for new units at ₹ 25 lakh. Stand-Up India Scheme is proposed to be operated through 1.25 lakh bank branches in the country. The loans would be above ₹ 10 lakh and up to ₹ 100 lakh specifically for SC/ST/Women entrepreneurs setting up greenfield projects.

**13. How is the Stand-Up India Scheme different from Start Up India Scheme?**

Stand-Up India Scheme is intended to support SC/ST/Women entrepreneurs to set up a greenfield projects through bank branches in India while Start Up India Scheme aims to boost innovative and technology led enterprises for new/existing enterprises.

**14. What will be the other benefits under the Scheme?**

Apart from linking prospective borrowers to banks for loans, the web portal designed by SIDBI for Stand-Up India Scheme also provides handholding support through a network of agencies engaged in training, skill development, mentoring, project report preparation, application filling, work shed/utility support services, subsidy schemes etc.

**15. What is the mechanism for identification of the beneficiary under the Scheme?**

The beneficiaries could be walk-in customers for a bank, online applicants or trainees from various government and non-government agencies in providing vocation training, Entrepreneurship Development Programs, Financial training etc.

**16. I am house-wife and have undergone a beautician course. I want to open my own beauty parlour. Can I get loan under the Scheme?**

Stand-Up India Scheme is a special scheme for Women entrepreneurs. Therefore, you can avail the facilities under the scheme as per your requirements provided the composite loan amount ranges between ₹ 10 lakh to ₹ 100 lakh.

**17. I belong to the SC/ST category and currently unemployed. I want to start my own business. Can I get loan under the Scheme?**

Composite Loans between ₹ 10 lakh to ₹ 100 lakh for setting up a greenfield project is eligible for coverage under Stand-Up India Scheme subject to compliance with other requirements of the bank under the scheme.

**18. What is Handholding Support?**

Any new entrepreneur requires guidance in his endeavour to set up his or her business enterprise starting from training to filling up loan applications as per bank requirements.

**19. In case I have collateral do I need to compulsorily opt for credit guarantee cover for the loan under Stand-Up India?**

No. There is no compulsion for securing the loan only by way of Credit Guarantee Cover. You may opt for securing the loan by way of collateral security also.

