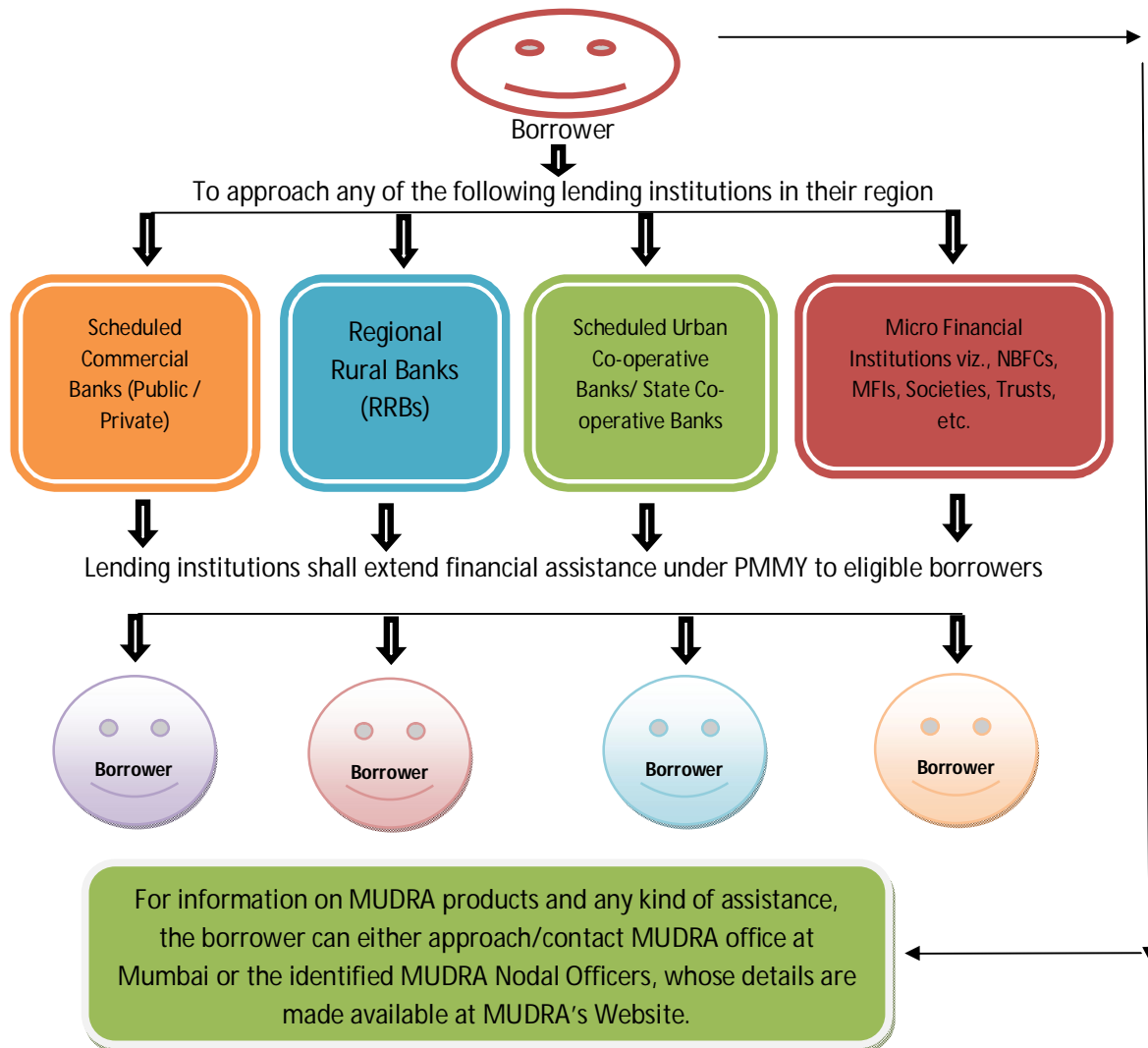


How & Where to get loans under Pradhan Mantri MUDRA Yojana (PMMY)

1. Process Flow Diagram



2. What is MUDRA loan?

- As per Department of Financial Services, Ministry of Finance, Govt. of India's letter No.27/01/2015-CP/RRB dated May 14, 2015 loans given to non-farm income generating enterprises in manufacturing, trading and services whose credit needs are below Rs.10 lakh by all the Public Sector Banks, Regional Rural Banks, State Co-operative Banks and Urban Co-operative Banks will be known as **MUDRA** loans under the Pradhan Mantri MUDRA Yojana (PMMY). All such loans can be covered under refinance and/or credit enhancement products of MUDRA.

- In addition to these Banks, NBFCs and MFIs operating across the country can also extend credit to this segment, for which they can avail financial assistance from MUDRA Ltd., subject to their conforming to the approved eligibility criteria. Eligibility criteria for availing refinance/financial assistance by institutions from MUDRA has been finalized and hosted at MUDRA's website.
- To begin with, based on eligibility criteria, MUDRA has enrolled 27 Public Sector Banks, 17 Private Sector Banks, 27 Regional Rural Banks and 25 Micro Finance Institutions (MFIs - list as per Annexure I) as partner institutions for channelizing assistance to the ultimate borrower.

3. Whom to approach for assistance under PMMY?

- Borrowers, who wish to avail assistance under Pradhan Mantri MUDRA Yojana (PMMY), can approach the local branch of any of the above referred institutions in their region. Sanction of assistance shall be as per the eligibility norms of respective lending institution.

4. Whom to contact for assistance?

- MUDRA has identified 97 Nodal Officers at various SIDBI Regional offices/Branch Offices to act as **"first contact persons"** for MUDRA.
- For information on MUDRA products and for any kind of assistance, the borrower can either approach/contact MUDRA office at Mumbai or the identified MUDRA Nodal Officers, whose details (along with contact numbers and mail ids) are made available at MUDRA's Website. The borrower may also visit MUDRA website, www.mudra.org.in and can send any query/suggestion to help@mudra.org.in.

Annexure I

List of MFIs shortlisted (Tentative)		
S.No.	Bank Name	Place in which Registered Office is situated
1	S V Creditline Pvt. Ltd.	Gurgaon.
2	Margdarshak Financial Services Ltd.	Lucknow.
3	Madura Micro Finance Ltd.	Chennai.
4	ESAF Micro Finance & Investments P. Ltd.	Thrissur, Kerala.
5	Fusion Micro Finance P. Ltd.	New Delhi.
6	Ujjivan Financial Services P. Ltd.	Bangalore.
7	Future Financial Services Ltd.	Chittoor, Andhra Pradesh.
8	SKS Microfinance Ltd.	Hyderabad.
9	Utkarsh Micro Finance P. Ltd.	Varanasi
10	Equitas Micro Finance Pvt. Ltd.	Chennai.
11	Sonata Finance Pvt. Ltd.	Allahabad.
12	Saija Finance Private Ltd.	Patna.
13	Arth Micro Finance Pvt. Ltd.	Jaipur, Rajasthan.
14	Shikhar Microfinance Pvt. Ltd.	Dwaraka, New Delhi.
15	Navachetana Microfin Services Pvt. Ltd.	Haveri, Karnataka.
16	Samasta Microfinance Ltd.	Bangalore.
17	Satin Credit Care Network Ltd.	Delhi.
18	Sahyog Microfinance Ltd.	Bhopal.
19	Arohan Financial Services P. Ltd.	Kolkata.
20	Cashpor Micro Credit	Varanasi
21	Digamber Capfin Ltd.	Jaipur
22	Bhartiya Micro Credit	Lucknow.
23	Sakhi Samudaya Kosh	Solapur.
24	Midland Microfin Ltd.	Jalandar.
25	RGVN (North East) Microfinance Ltd.	Guwahati.

Note :

- 1) These institutions have to submit their latest financial status/position and submit loan application for availing of financial assistance from MUDRA Ltd.
- 2) The MFIs although registered in a particular centre or a state can also operate in other centres and states, according to their bye laws. Accordingly, these institutions cover most of the States.
