

വ്യവസായിക പരിശീലന വകുപ്പ് (കേരള സംസ്ഥാനം)

നമ്പർ. സി3/32236/2015

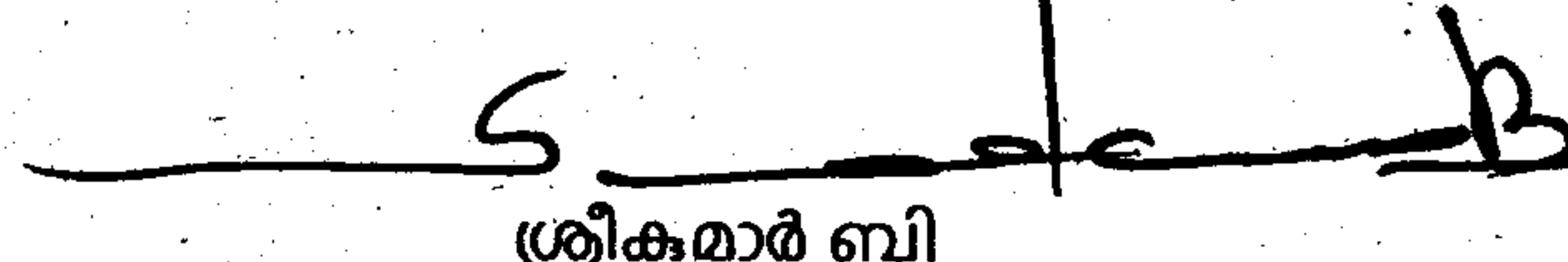
കെ.എ സി.എച്ച്.ബി ബിൽഡിംഗ്
ലോവർ സോൺ, നാലാം നില, ശാന്തി നഗർ
തിരുവനന്തപുരം
തീയതി: 05.11.2015

സർക്കുലർ

വിഷയം:- ട്രെയിനിംഗ് ഡയറക്ടറേറ്റ് - പ്രധാൻ മന്ത്രി മുദ്ര യോജന സ്കീം - സംബന്ധിച്ച്.

സൂചന :- ഡി.ജി.റ്റി-യുടെ 21.10.2015-ലെ MSDE-07/44/2015-CD നമ്പർ കത്ത്.

ഡി.ജി.റ്റിയുടെ സൂചന കത്തിലെ (കത്ത് ഉള്ളടക്കം ചെയ്യുന്നു) നിർദ്ദേശാനുസരണം പ്രധാൻ മന്ത്രി മുദ്ര യോജന സ്കീമിൽ താൽപര്യമുള്ളവരുടെ ലിസ്റ്റ് നിർദ്ദിഷ്ട ഫോർമാറ്റിൽ ഈ കാര്യാലയത്തിലേക്ക് ..7.11.15.നകം അയച്ചുതരണമെന്ന് അറിയിക്കുന്നു. സമയപരിധി കൃത്യമായി പാലിക്കേണ്ടതാണ്.



ശ്രീകുമാർ ബി

അഡീഷണൽ ഡയറക്ടർ ഓഫ് ട്രെയിനിംഗ്

സ്വീകർത്താവ്

എല്ലാ ഗവൺമെന്റ്/പ്രൈവറ്റ് ഐ.ടി.ഐ പ്രിൻസിപ്പാൾമാർക്കും. (ഓൺ ടൈം മൂലം)

E Mail id: dettraining@gmail.com

32236

MSDE-07/44/2015-CD
Government of India
Ministry of skill Development & Entrepreneurship(MSDE)

Dated 21st October,2015

To,

Directors dealing with **Craftsmen Training Scheme of All the State Government's And UT Administrations**

Sir/ Madam

This is to inform you that Pradhan Mantri Mudra Yojana under the Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units. 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.

In this context, a brochure on PMMY is enclosed. Kindly circulate the enclosed brochure on PMMY among all the Govt and Private ITIs. You are also requested to reach out to both Govt. and Private ITI's and inform them about the above subject. ITIs are also required to conduct an orientation session with the trainees to introduce them to MUDRA scheme in association with nearest Public / Private sector bank.

Department of Financial Services (DFS) has requested MSDE for a list of trainees who have recently completed their training and would be interested in starting their own micro/ small enterprise under Pradhan Mantri Mudra Yojana (PMMY). You are also requested to provide names and contact information of interested candidates in the attached format. Information may kindly be collected and forwarded to DGT by 05.11.2015 on E-mail address sandhya.salwan@nic.in , anitasriv@gmail.com for onward submission to Ministry

Enclosures: As above

Yours faithfully


(Sandhya Salwan)
Director of Training

Copy to :

Ms Shivi Anand,
Consultant, MSDE

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4/11/15

Pradhan Mantri Mudra Yojana (PMMY)

Pradhan Mantri Mudra Yojana under the Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units. 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.

Objectives

Under the aegis of this scheme, MUDRA is currently offering the following three interventions:

1. **Shishu** :- Loan upto ₹50000
2. **Kishore** :- Loan ranging from ₹50000 to ₹5 lakh
3. **Tarun** :- Loan above ₹5 lakh and below ₹10 lakh

These three categories signify the growth, development and funding needs of the beneficiaries as well as it will assure the loan amount to be allotted by MUDRA.

Eligibility of the borrower

As per Department of Financial Services, Ministry of Finance, Govt. of India's 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 Cooperative 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.

Rate of Interest

MUDRA will be a refinancing agency which will extend its funds to Last Mile Financers – Banks, MFIs, NBFC, etc.- 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 to bring down the cost of funding for the ultimate borrower.

How to apply for Loan under PMMY

- The trainee prepares a business plan and selects the business category –Shishu, Kishor or Tarun.
- Thereafter, the trainee can contact the nearest Public/ Private sector bank where he/ she can apply for business loan under PMMY.

MUDRA Card

After the loan has been sanctioned under MUDRA Yojana, the candidate will get a MUDRA Card, a card like credit card which the candidate can use to buy your business raw material, etc. Mudra Card limit will be 10% of the business loan (subject to Rs. 10000 maximum).

NOTE: MUDRA Bank is not a separate bank (like SBI or BOI). It is a government financing scheme to provide business loan to new small businesses in India. To get business loan under PMMY the candidate has to contact the nearest Public/ Private sector bank.

