

# MUDRA

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Disclaimer: We are a Start-up consultant in India and professionals in Start-up consultation and understand the requirements of today's enterprises. We are merely a consultancy service-providing company and not in any affiliation/ collaboration with any Government/Non-Government Agency/Institutions/Organization/Department



START-UP

# About Egniol

Egniol Group Of Companies offers 360° consultancy services to upscale your business growth. Our aim is to revolutionize the Indian startup ecosystem with our wide-ranging services. We are here to spread the word about the unique schemes of the government that aim to upscale the startup ecosystem. End-to-end solutions are provided by us to help your business take off from the ground and fly high in the startup sky.

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# About Scheme

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by the Government of India for the development and refinancing of micro-unit 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.

All activities including Manufacturing, Trading & services along with Allied Agriculture activities (Non-Farming) are covered under MUDRA.



# Benefits

- Offers credit facilities to MSMEs engaged in manufacturing, trading, and service sector activities.
- Borrowers are not required to provide security or collateral along with processing charges on Mudra loans which are covered under the Credit Guarantee Scheme.
- Can be used for term loans, overdraft facilities, or to apply for letters of credit and bank guarantees.
- Business owners belonging to SC/ST get special concessions on their interest rates



# Scope of Work



**Assistance  
With  
Documentation**



**Project Report  
(If required  
from Bank)**

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# Eligibility Criteria

## General Criteria:

- A Public or Pvt Ltd. company or Partnership firm/ LLP, a Public undertaking and firm, having its own establishment in India.
- Certification of Incorporation/ Certificate of Commencement of business.
- Should have been profitable for the 2 financial years out of the last 3 Financial years.
- Should have a positive net worth and an annual revenue of more than Rs. 50 lakh for each of the past 3 Financial years.



01

### **SHISHU Loan**

For start-ups and new businesses loans up to Rs. 50,000 can be availed under the Mudra Shishu Loan scheme.

02

### **KISHOR Loan**

For buying equipment, new machinery or raw materials existing enterprises can get loans ranging from Rs. 50,001 to Rs. 5,00,000 under the Kishor Loan Scheme.

02

### **TARUN Loan**

For established businesses and enterprises loans ranging from Rs. 500,001 to Rs. 10,00,000 are available under Tarun Loan Scheme.



# Documentation

- PAN Card (of all Directors)
- Company PAN Card
- Aadhar Card
- Bank Account Details
- MSME Certificate (if available)
- GST Certificate (if available)
- Brief Business Summary
- Latest ITR of Minimum 1 Year



# FAQs

**Q1. What is the interest rate charged by MUDRA?**

Ans. The interest rate can vary between 7% to 12%, depending on the Loan Amount.

**Q2. Who are the Eligible applicants under MUDRA?**

Ans. Any individual above 18 Years of age.

**Q4. Is there any Subsidy under MUDRA?**

Ans: No, This Scheme provides no subsidy.

**Q5. What is the margin money required to be contributed by the borrower for MUDRA Loan?**

Ans. The minimum money required to be contributed is 10%.



## Contact Us

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