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✓ Upcoming Scheme Session With Full Details

- 1.PM Mudra Yojana
- 2.PM Jan Dhan Yojana
- 3.Electric mobility promotion scheme
- 4.PM Sharam Yogi Maandhan Yojana
- 5.Ayushman Bharat PM Jan Arogya Yojana
- 6.PM Suraksha Bima Yojana
- 7.PM Jeevan Jyoti Bima Yojana
- 8.Atal Pension Yojana
- 9.PM Suoyda scheme
- 10.PM Jan awas Gramin Yojana
- 11.PM Matsya sampda
- 12.Production Link Incentive
- 13.Lakhpati Didi Scheme



Pradhan Mantri

Mudra Yojana 2024

🔥 प्रधानमंत्री मुद्रा योजना 2024 🔥

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ABOUT PRADHAN MANTRI MUDRA(Micro Units Development & Refinance Agency) YOJANA

- **Launched On:** April 8, 2015
- लॉन्च किया गया: 8 अप्रैल, 2015
- **Launched By:** Prime Minister Narendra Modi
- लॉन्च किया गया: प्रधानमंत्री नरेंद्र मोदी
- **Comes Under:-** Ministry of Finance
- अंतर्गत आता है:- वित्त मंत्रालय
- ✓ Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to micro/small business units for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture.
- ✓ प्रधानमंत्री मुद्रा योजना (पीएमएमवाई) के तहत, रुपये तक का संपार्श्विक-मुक्त संस्थागत ऋण। सदस्य ऋण संस्थानों (एमएलआई) यानी अनुसूचित वाणिज्यिक बैंकों (एससीबी), क्षेत्रीय ग्रामीण बैंकों (आरआरबी), गैर-बैंकिंग वित्तीय कंपनियों (एनबीएफसी) और माइक्रो फाइनेंस संस्थानों (एमएफआई) द्वारा सूक्ष्म/लघु व्यवसाय इकाइयों को आय सृजन के लिए 10 लाख रुपये प्रदान किए जाते हैं। विनिर्माण, व्यापार, सेवा क्षेत्र और कृषि से संबद्ध गतिविधियों के लिए भी गतिविधियाँ।

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- **Quantum of Loan(Min/Max):-**
- **ऋण की मात्रा (न्यूनतम/अधिकतम):-**
- Maximum loan amount : upto Rs.10 lakhs.
- अधिकतम ऋण राशि: रु. 10 लाख तक.
- Loans from Rs.50,000 are categorised as SHISHU .
- 50,000 रुपये से लेकर ऋण को शिशु के रूप में वर्गीकृत किया गया है।
- Loans from Rs.50,001 to Rs.500,000 are categorised as KISHORE .
- 50,001 रुपये से 500,000 रुपये तक के ऋण को किशोर के रूप में वर्गीकृत किया गया है।
- Loans from Rs.500,001 to Rs.10,00,000/- are categorised as TARUN.
- रु. 500,001 से रु. 10,00,000/- तक के ऋण को तरुण के रूप में वर्गीकृत किया गया है।
- 30 crore Mudra Yojana loans have been given to women entrepreneurs.
- मकहला उद्यकमयोंको 30 करोड़ मुद्रा योजना ऋण कदयेगयेहैं।

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- PM Mudra Yojana has sanctioned 43 crore loans aggregating to 22.5 lakh crore for entrepreneurial aspirations of our youth. Besides that, Fund of Funds, Start Up India, and Start Up Credit Guarantee schemes are assisting our youth. They are also becoming „rozgardata“.
- पीएम मुद्रा योजना ने हमारे युवाओं की उद्यमशीलता की आकांक्षाओं के लिए कुल मिलाकर 22.5 लाख करोड़ रुपये के 43 करोड़ ऋण स्वीकृत किए हैं। इसके अलावा, फंड ऑफ फंड्स, स्टार्ट अप इंडिया और स्टार्ट अप क्रेडिट गारंटी योजनाएं हमारे युवाओं की सहायता कर रही हैं। वे भी 'रोज़गारदाता' बन रहे हैं
- Publicity and awareness for Pradhan Mantri Mudra Yojana (PMMY) and other initiatives by MUDRA Ltd FY24-25-- 0.01 crore .
- प्रधानमंत्री मुद्रा योजना (पीएमएमवाई) और मुद्रा लिमिटेड द्वारा अन्य पहलों के लिए प्रचार और जागरूकता FY24-25-- 0.01 करोड़
- For the purpose of working capital limit, MUDRA has launched a new product called “MUDRA Card”, which is a Debit card issued on RuPay platform, and provides hassle free credit in a flexible manner.
- कार्यशील पूंजी सीमा के उद्देश्य से, MUDRA ने "MUDRA कार्ड" नामक एक नया उत्पाद लॉन्च किया है, जो RuPay प्लेटफॉर्म पर जारी किया गया एक डेबिट कार्ड है, और लचीले तरीके से परेशानी मुक्त क्रेडिट प्रदान करता है

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- ✓ MUDRA's refinance assistance will be for a maximum tenor of 36 months which will also be aligned to terms of allotment of MUDRA funds by RBI from time to time.
- ✓ MUDRA की पुनर्वित्त सहायता अधिकतम 36 महीने की अवधि के लिए होगी जो समय-समय पर RBI द्वारा MUDRA फंड के आवंटन की शर्तों के अनुरूप होगी।
- ❖ **Recent News: -**
- ✓ Loans sanctioned in the last financial year were higher at ₹5.28 lakh crore. The total disbursements stood at ₹5.20 lakh in the year ended March 2024, as against ₹4.40 lakh crore in the previous financial year.
- ✓ पिछले वित्तीय वर्ष में स्वीकृत ऋण ₹5.28 लाख करोड़ से अधिक थे। मार्च 2024 को समाप्त वर्ष में कुल वितरण ₹5.20 लाख रहा, जबकि पिछले वित्तीय वर्ष में ₹4.40 लाख करोड़ था।
- ✓ Nearly 70 per cent of the beneficiaries of these loans are women
- ✓ इन ऋणों के लाभार्थियों में लगभग 70 प्रतिशत महिलाएं हैं

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MCQ BASED ON PRADHAN MANTRI MUDRA YOJANA[PMMY]

Q1. Which of the following scheme is for collateral free loans to Small/Micro enterprises and individuals in the non agriculture sector?

Q1. निम्नलिखित में से कौन सी योजना गैर कृषि क्षेत्र में लघु/सूक्ष्म उद्यमों और व्यक्तियों को संपार्श्विक मुक्त ऋण के लिए है?

- A)PMMY
- B)PMVVY
- C)PMEP
- D)PMJDY

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Answer:-A

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Q2.Pradhan Mantri Mudra Yojana launched in which Year?

Q2.प्रधानमंत्री मुद्रा योजना किस वर्ष शुरू की गई?

A)2014

B)2015

C)2016

D)2017

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Q3. What does R stands for in MUDRA?

Q3. MUDRA में R का क्या मतलब है?

- A) Return
- B) Refinance
- C) Ratio
- D) Risk

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Answer:- B

[MUDRA stands for Micro Unit Development Refinance Agency]

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Q4. What is the maximum limit of loan under MUDRA Yojana?

Q4. मुद्रा योजना के अंतर्गत ऋण की अधिकतम सीमा क्या है?

- A) 1 lakh
- B) 5 lakh
- C) 50 lakh
- D) 10 lakh

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Q5. How many schemes/products are available under MUDRA Yojana?

Q5. मुद्रा योजना के अंतर्गत कितनी योजनाएँ/उत्पाद उपलब्ध हैं?

A) 2

B) 3

C) 4

D) 5

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Answer:- B

[There are three types of mudra loan schemes, namely Tarun, Kishor, and Shishu.]

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Q6. What is the maximum loan limit under the Shishu product of MUDRA Yojana?

Q6. मुद्रा योजना के शिशु उत्पाद के अंतर्गत अधिकतम ऋण सीमा क्या है?

- A) 50,000
- B) 10 lakh
- C) 1 lakh
- D) 5 lakh

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Q7. What is the maximum loan limit under the Kishore product of MUDRA Yojana?

Q7. मुद्रा योजना के किशोर उत्पाद के अंतर्गत अधिकतम ऋण सीमा क्या है?

- A) 1 lakh
- B) 5 lakh
- C) 10 lakh
- D) 15 lakh

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Q8. What is the maximum loan limit under the Tarun product of MUDRA Yojana?

Q8. मुद्रा योजना के तरुण उत्पाद के अंतर्गत अधिकतम ऋण सीमा क्या है?

- A) 10 lakh
- B) 5 lakh
- C) 1 lakh
- D) 50,000

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Q9. Which of the following cannot grant loans under MUDRA Yojana?

Q9. निम्नलिखित में से कौन मुद्रा योजना के तहत ऋण नहीं दे सकता है?

- A) Private Sector Banks
- B) Micro Finance Institutions
- C) Non-Banking Finance Companies
- D) Payments Bank

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Q10. What is the purpose for which MUDRA loan can be availed for carrying on any activity related to__?

Q10. किस उद्देश्य से संबंधित किसी गतिविधि को चलाने के लिए मुद्रा ऋण प्राप्त किया जा सकता है?

- A) Manufacturing, Processing, Trading, Services
- B) Personal Loan
- C) Investment in Shares, commodities in Primary or Secondary Market
- D) None of these

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- Q11. PMMY Loan is given for which purpose?
प्रश्न11. PMMY लोन किस उद्देश्य के लिए दिया जाता है?
- A) Income Generation Purpose
 - B) Consumption Purpose
 - C) Both of above

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Q12.MUDRA has been set up by whom?

Q12.मुद्रा की स्थापना किसके द्वारा की गई है?

A)Government of India

B)RBI

C)SEBI

D)NABARD

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Q13. Who monitors the implementation of PMMY progress at National level?

Q13. राष्ट्रीय स्तर पर पीएमएमवाई की प्रगति के कार्यान्वयन की निगरानी कौन करता है?

- A) MUDRA/Department of Financial Services
- B) State Level Bankers Committee (SLBC)
- C) Both

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Q14.PMMY Loans are provided for what Tenure?

A)1 year

B)2 years

C)depends on cash flows of the business and decided by the lending Institution

D)None

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Q15. What are the Interest rates of the PMMY loans extended by banks, NBFCs, MFIs to the borrowers?

- A) Reasonable rates decided by lending banks, NBFCs, MFIs that should fall within the overall RBI Guidelines
- B) The rates as prescribed by MUDRA
- C) Uniform rates as stipulated by the RBI
- D) All

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Q16.MUDRA Card is a debit card on which payment platform?

Q16.मुद्रा कार्ड किस भुगतान प्लेटफॉर्म पर एक डेबिट कार्ड है?

- A)MasterCard
- B)Visa card
- C)American Express
- D)RuPay

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Q17. The borrowers can avail the credit in a hassle free and flexible manner with the MUDRA CARD which is a ?

Q17. उधारकर्ता मुद्रा कार्ड के साथ परेशानी मुक्त और लचीले तरीके से क्रेडिट का लाभ उठा सकते हैं जो एक है?

- A) Debit Card with Sanctioned limit
- B) Credit Card
- C) Ordinary Debit Card
- D) Credit Debit card both

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Q.18. From where the PMMY loan can be availed?

प्र.18. पीएमएमवाई ऋण कहाँ से प्राप्त किया जा सकता है?

- A) Public Sector Banks, Private Sector Banks, Foreign Banks, Cooperative Banks, RRBs, NBFCs and MFIs
- B) Directly from MUDRA
- C) both A and B
- D) Only B

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Q19.PMMY Loan can be availed from the bank in which_?

Q19.PMMY ऋण किस बैंक से प्राप्त किया जा सकता है_?

- A) the customer has the banking relation with the Bank
- B) the customer does not have the prior banking relationship (saving / current account) with the bank
- C) Both a) and b)

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Q.20. MUDRA scheme is applicable to which type of MSE businesses under Income Generation purpose?

Q.20. मुद्रा योजना आय सृजन उद्देश्य के तहत किस प्रकार के एमएसई व्यवसायों पर लागू है?

- A) Newly start ups
- B) Existing business for expansion or upgradation
- C) Both a) and b)

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Q21. Recently in April 2024 Pradhan Mantri Mudra Yojana (PMMY) has completed how many years?

Q21. हाल ही में अप्रैल 2024 में प्रधान मंत्री मुद्रा योजना (PMMY) ने कितने वर्ष पूरे कर लिए हैं?

- A) 7 years
- B) 8 years
- C) 9 years
- D) 6 years

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Answer:- C

Explanation:- On April 8 , 2024 Pradhan Mantri Mudra Yojana (PMMY) completed Nine years. It was launched on April 8, 2015

8 अप्रैल, 2024 को प्रधान मंत्री मुद्रा योजना (पीएमएमवाई) ने नौ साल पूरे किए। इसे 8 अप्रैल 2015 को लॉन्च किया गया था

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Q22. According to finance ministry, nearly ___% of the accounts under the scheme belong to women entrepreneurs?

Q22. वित्त मंत्रालय के अनुसार, योजना के तहत लगभग ___% खाते महिला उद्यमियों के हैं?

A) 66%

B) 67%

C) 70%

D) 77%

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Answer-C

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Q23. PM Mudra Yojana has sanctioned 43 crore loans aggregating to Rs ___ lakh crore for entrepreneurial aspirations.

Q23. प्रधानमंत्री मुद्रा योजना ने उद्यमशीलता की आकांक्षाओं के लिए कुल मिलाकर ___ लाख करोड़ रुपये के 43 करोड़ ऋण स्वीकृत किए हैं।

- A) 21.3 lakh crore
- B) 25.4 lakh crore
- C) 22.5 lakh crore
- D) 24.8 lakh crore

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Q24. As per the finance ministry budget speech in FY24-25 approximately ___ crore Mudra Yojana loans have been given to women entrepreneurs.

- A) 20 crore
- B) 25 crore
- C) 35 crore
- D) 30 crore

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Q.25. Based on the economic life of the assets created and also the cash flow generated. However, MUDRA's refinance assistance will be for a maximum tenor of __ months which will also be aligned to terms of allotment of MUDRA funds by RBI from time to time.

Q.25. निर्मित परिसंपत्तियों के आर्थिक जीवन और उत्पन्न नकदी प्रवाह के आधार पर। हालाँकि, MUDRA की पुनर्वित्त सहायता अधिकतम __ महीने की अवधि के लिए होगी जो समय-समय पर RBI द्वारा MUDRA फंड के आवंटन की शर्तों के अनुरूप होगी।

- A) 25 months
- B) 36 months
- C) 30 months
- D) 29 months

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Q26. Loans sanctioned in the last financial year were higher at ₹5.28 lakh crore. The total disbursements stood at Rs ___ lakh crore in the year ended March 2024, as against ₹4.40 lakh crore in the previous financial year.

Q26. पिछले वित्तीय वर्ष में स्वीकृत ऋण ₹5.28 लाख करोड़ से अधिक थे। मार्च 2024 को समाप्त वर्ष में कुल वितरण ___ लाख करोड़ रुपये था, जबकि पिछले वित्तीय वर्ष में यह 4.40 लाख करोड़ रुपये था।

- A) Rs.5.00 lakh crore
- B) Rs.5.25 lakh crore
- C) Rs.5.20 lakh crore
- D) Rs.5.10 lakh crore

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