

Pradhan Mantri Mudra Yojana (PMMY)

Here's a checklist of documents typically required for Pradhan Mantri Mudra Yojana (PMMY) loans:

Common Documents for All Applicants:

- **Completed PMMY Application Form:** Obtain the form from your preferred lending bank or download it from their website.
- **KYC Documents (Know Your Customer):**
 - **Photo ID Proof:** Aadhaar Card, PAN Card, Voter ID Card, Passport, Driving License, or other government-issued photo ID.
 - **Proof of Address:** Recent utility bill (electricity, water, telephone), Aadhaar Card, Voter ID Card, Passport, bank statement (not older than 2 months), or domicile certificate.
- **Project Report (if applicable):** A basic outline of your business plan, especially for larger loan amounts.
- **Passport-Sized Photographs:** Typically 2 recent photographs.

Additional Documents (may vary depending on loan type and bank):

- **Business Ownership Proof:**
 - For proprietorship: Any documents establishing business ownership (license, registration certificate).
 - For partnership firms: Partnership Deed (notarized).
 - For companies: Certificate of Incorporation, Memorandum of Association (MOA), Articles of Association (AOA).
- **Financial Documents:**
 - Bank statements for the past 6 months or latest Income Tax Returns (ITR) for established businesses.
 - Proof of income for individual borrowers (salary slips, income tax returns).
- **Caste Certificate (if applicable):** For SC/ST/OBC category applicants seeking loan benefits.
- **Quotations for Equipment/Machinery (if applicable):** For loans to purchase equipment.

Remember:

- This is a general checklist. It's advisable to confirm the exact document requirements with your preferred lending bank before applying.
- Some banks might have additional requirements specific to their loan schemes under PMMY.