

# PRADHAN MANTRI MUDRA YOJANA - 11 YEARS OF EMPOWERING ENTREPRENEURS

## ANALYSIS REPORT





01

# OVERVIEW

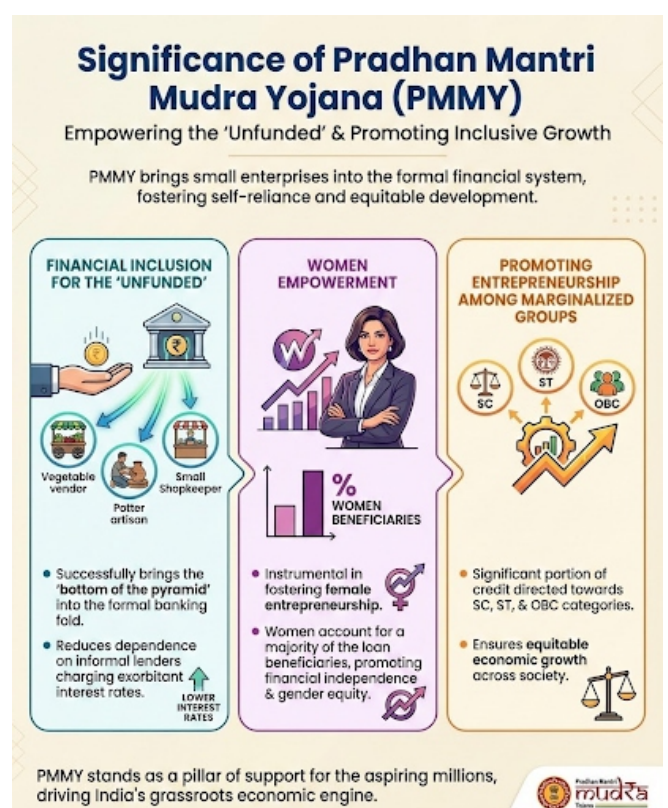
Pradhan Mantri Mudra Yojana (PMMY) was **launched on 8 April 2015** as a flagship initiative to provide collateral-free institutional credit to non-corporate and non-farm micro and small enterprises across India. The scheme was introduced with the **vision of “Funding the Unfunded”** by extending formal financial assistance to **entrepreneurs who traditionally depended on informal lending sources** charging excessively high interest rates. PMMY therefore emerged as a major instrument for strengthening financial inclusion and entrepreneurship-led development.



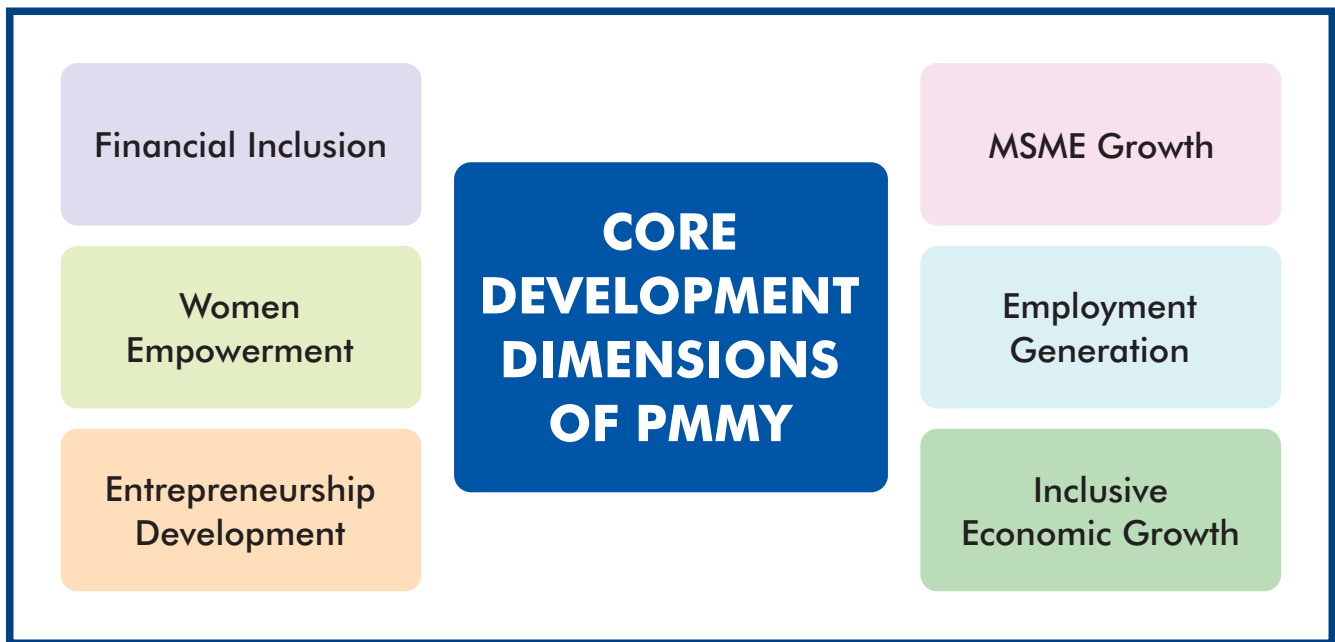
Source: <https://www.uxdt.nic.in/documents/logos/pradhan-mantri-mudra-yojana/>

The scheme **operates through the Micro Units Development and Refinance Agency (MUDRA)**, which provides refinancing support to banks, regional rural banks, cooperative banks, microfinance institutions, and non-banking financial companies. By **expanding institutional credit outreach**, PMMY has enabled millions of entrepreneurs to access formal banking services and establish sustainable livelihood activities in rural and urban areas.

PMMY primarily targets street vendors, artisans, shopkeepers, transport operators, repair centres, and small manufacturing units. The initiative has especially **benefited economically weaker sections lacking access to institutional finance**, thereby encouraging broader participation in income-generating economic activities and enterprise development.



Source: <https://www.iasgyan.in/daily-current-affairs/pradhan-mantri-mudra-yojana-features-significance-challenges-way-forward>



A major feature of PMMY is its **phased loan structure comprising Shishu, Kishor, Tarun, and Tarun Plus categories**. This framework supports enterprises at different stages of growth, ranging from start-up financing to business expansion and modernization. The scheme therefore promotes gradual enterprise formalization and long-term sustainability within India's MSME ecosystem.

Over the last eleven years, PMMY has become **one of India's largest micro-credit programmes** supporting entrepreneurship, self-employment, and local economic resilience. By strengthening institutional credit access for small entrepreneurs, the scheme has contributed substantially to grassroots economic participation and inclusive development across diverse sectors of the Indian economy.



Source: <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=2119781&reg=3&lang=2>



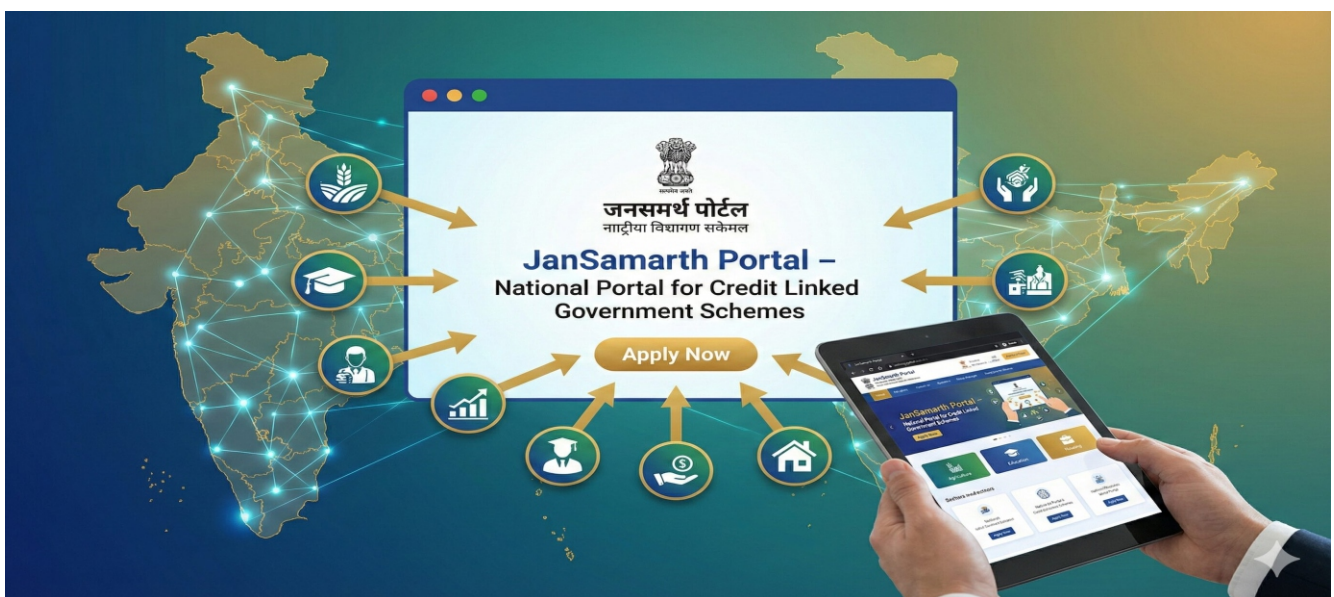
02

# IMPLEMENTATION MECHANISM AND YEAR-WISE FINANCIAL ALLOCATION

The Pradhan Mantri Mudra Yojana is administered by the Ministry of Finance through the Micro Units Development and Refinance Agency Ltd. (MUDRA), which serves as the principal refinancing body for financing micro-enterprises in India. MUDRA provides refinance support and policy guidance to **commercial banks, regional rural banks, cooperative banks, small finance banks, non-banking financial companies (NBFCs), and microfinance institutions (MFIs)** involved in loan disbursement under the scheme. This institutional framework ensures wider outreach and efficient implementation across rural, semi-urban, and urban regions.

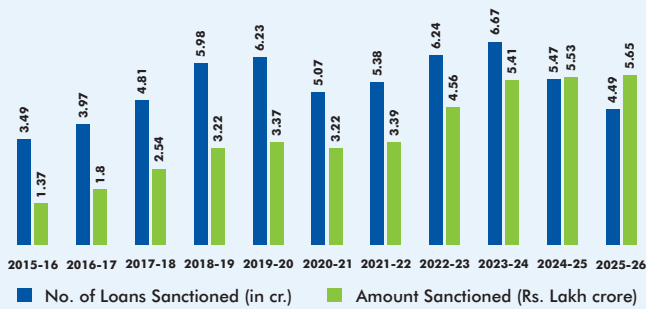


The operational mechanism of PMMY includes beneficiary identification, loan sanctioning, refinancing support, monitoring, and repayment management. Financial institutions process applications through both offline and digital systems using Aadhaar authentication, Jan Dhan accounts, and online banking platforms. **Portals such as JanSamarth and MyScheme have simplified application procedures and improved transparency, accessibility, and financial inclusion among small entrepreneurs and first-time borrowers.**



Source: <https://indiانسouls.in/government-websites/jansamarth-portal/>

### Total No. of Loan A/Cs & Amount Sanctioned



Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2249915&reg=3&lang=1>

Since its launch in **FY 2015–16**, PMMY has recorded continuous expansion in annual loan sanctions and financial allocation. During the first year, **approximately 3.49 crore loans worth Rs. 1.37 lakh crore were sanctioned under the scheme**. By FY 2018–19, annual sanctions increased to around 5.98 crore loans amounting to nearly Rs. 3.21 lakh crore, demonstrating growing institutional participation and rising entrepreneurial demand across the country.

According to recent official government reports, PMMY has sanctioned more than 52 crore loans amounting to over Rs. 33 lakh crore since inception. **In FY 2023–24 alone, annual sanctions crossed Rs. 5 lakh crore**, reflecting the increasing importance of Mudra financing within India's MSME ecosystem. **Women account holders constitute nearly 68 percent of total PMMY beneficiaries**, while a substantial share of loans has also been extended to SC, ST, and OBC entrepreneurs, thereby strengthening socially inclusive development.

Technological modernization and improved banking penetration have significantly improved PMMY implementation efficiency over the last decade. **Digital loan processing, direct benefit mechanisms, and data-driven monitoring systems have reduced transaction costs and enhanced accountability.** These developments have strengthened institutional credit accessibility for small entrepreneurs and expanded the scheme's outreach across multiple sectors of the Indian economy.

## INSTITUTIONAL FRAMEWORK AND FINANCIAL EXPANSION UNDER PMMY

### INSTITUTIONAL ECOSYSTEM

- Ministry of Finance
- MUDRA Ltd.
- Banks & NBFCs
- MFIs & RRBs

### FINANCIAL EXPANSION

- 52+ Crore Loans
- Rs. 33+ Lakh Crore Sanctioned
- Rs. 5+ Lakh Crore in FY 2023-24
- 68% Women Beneficiaries

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# Pradhan Mantri Mudra Yojana



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## PHASES AND COMPONENTS OF PMMY

Pradhan Mantri Mudra Yojana has been designed with a phased financing framework to address the diverse financial requirements of enterprises at different stages of growth and development. **The categorization of loans enables entrepreneurs to receive suitable institutional credit according to the size, maturity, operational capacity, and expansion requirements of their businesses.** This phased structure therefore promotes enterprise continuity, formalization, and sustainable development within the MSME ecosystem.

## CATEGORIES OF LOANS UNDER PMMY

### SHISHU

- Loan up to Rs.50,000
- For start-ups and small livelihood activities

### KISHOR

- Loan from Rs.50,000 to Rs.5 lakh
- For business expansion and working capital needs

### TARUN PLUS

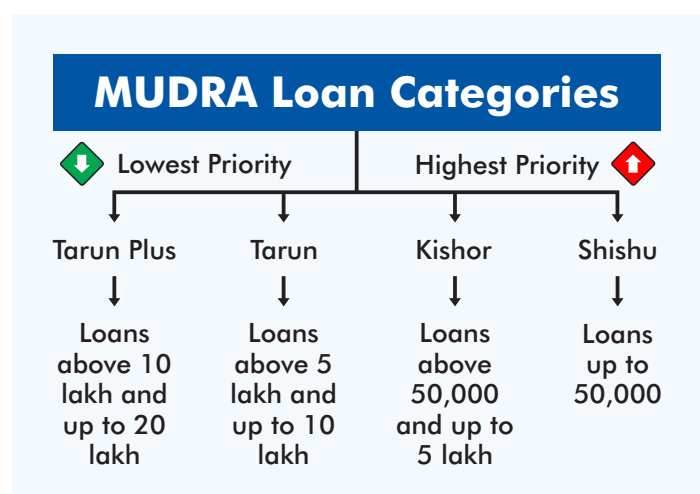
- Loan above Rs. 10 lakh
- For successful borrowers planning advanced expansion

### TARUN

- Loan for Rs. 5 lakh to Rs. 10 lakh
- For established enterprises seeking growth

The first category, Shishu, provides loans up to Rs. 50,000 and primarily targets first-time entrepreneurs, street vendors, artisans, small traders, and livelihood-based activities. This category focuses on supporting economically weaker sections lacking access to formal banking channels. A substantial proportion of total Mudra loans belong to the Shishu category because it directly encourages grassroots entrepreneurship and self-employment generation among vulnerable groups.

The second category, Kishor, offers loans ranging from Rs. 50,000 to Rs. 5 lakh for enterprises requiring additional working capital, machinery purchase, modernization, or infrastructure expansion. Beneficiaries include transport operators, food-processing units, repair centres, traders, service providers, and small manufacturing businesses. Kishor loans therefore facilitate enterprise graduation from subsistence-level activities toward more productive and growth-oriented commercial operations.



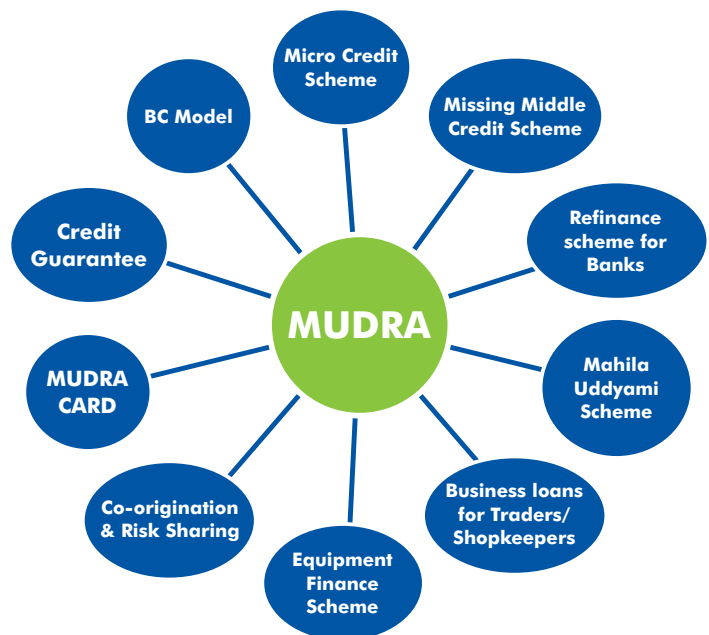
Source: <https://visionias.in/current-affairs/monthly-magazine/2024-12-17/schemes-in-news/pradhan-mantri-mudra-yojana-pmmy>



Source: <https://studycafe.in/pm-mudra-yojana-around-25000-beneficiaries-added-by-lenders-under-the-tarun-plus-category-373454.html>

The third category, Tarun, provides loans between Rs. 5 lakh and Rs. 10 lakh for established enterprises planning significant expansion, diversification, or technology adoption. To further strengthen scalable entrepreneurship, the government recently introduced **Tarun Plus for successful borrowers with good repayment histories requiring loans beyond Rs. 10 lakh**. This addition reflects the policy emphasis on supporting enterprise growth, competitiveness, and long-term sustainability.

Apart from loan segmentation, PMMY includes several supporting components such as Mudra Cards, refinancing assistance, entrepreneurship development programmes, digital loan processing systems, and convergence with skill development initiatives. **Mudra Cards function like debit cards linked to working capital accounts, enabling flexible transactions and improved cash-flow management.** Through this integrated lifecycle approach, PMMY promotes entrepreneurship development, business formalization, productivity enhancement, and sustainable MSME growth across India.



Source: <https://www.jkslbc.com/pradhanMantriMUDRAYojana.php>

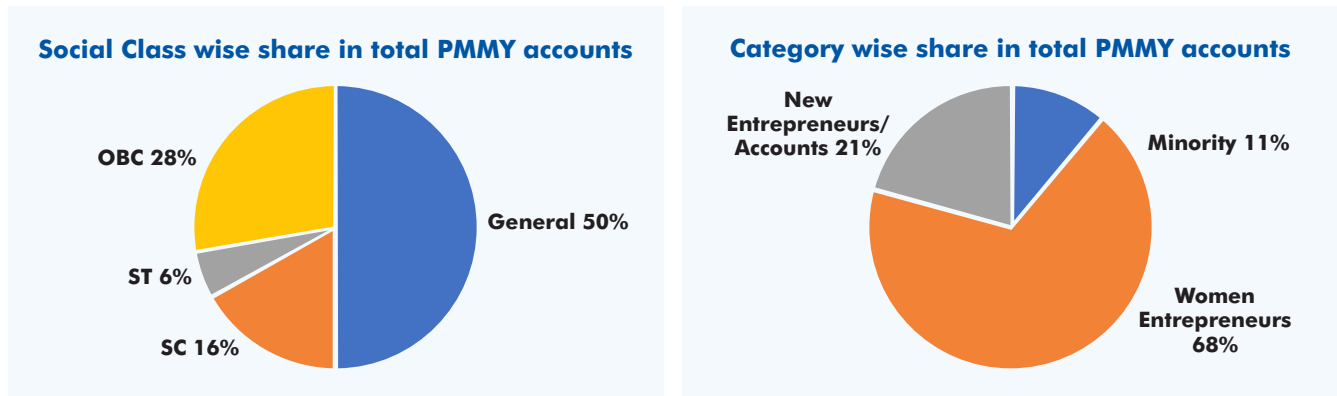
# PM MUDRA YOJANA



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## SCALE OF IMPACT AND EMERGING BOTTLENECKS

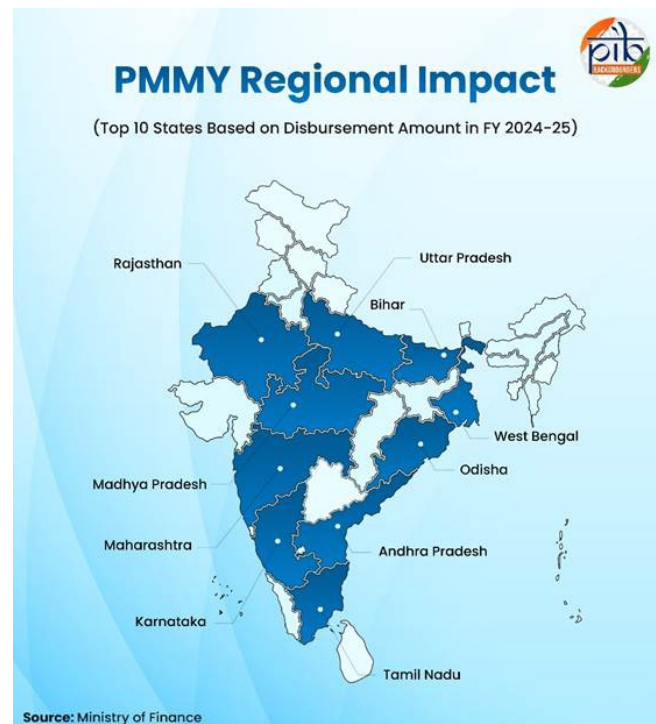
PMMY has demonstrated extensive penetration across rural, semi-urban, and urban regions of India through its widespread institutional banking infrastructure. **Millions of beneficiaries from diverse socio-economic backgrounds have gained access to affordable institutional credit under the scheme.** This extensive outreach has strengthened entrepreneurship participation, promoted grassroots economic activity, and increased the role of micro-enterprises in India's broader development process.



Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2119781&reg=3&lang=2>

The impact of PMMY is particularly visible in sectors such as retail trade, transport services, handicrafts, repair centres, food processing, household manufacturing, and agriculture-related enterprises. By supporting micro-enterprises operating within the informal economy, the scheme has **strengthened decentralized economic development and enhanced livelihood opportunities across different states and districts.** Many enterprises supported under PMMY now function as stable sources of income generation for families and local communities.

The programme has also generated substantial direct and indirect employment opportunities. Several Mudra-supported enterprises employ family members, semi-skilled labourers, and local workers, thereby contributing to local income generation and reducing dependence on wage employment. The scheme has therefore played an important role in **supporting community-level economic resilience, especially in rural and semi-urban regions with limited industrial opportunities.**



Source: <https://www.pib.gov.in/PressNoteDetails.aspx?NotelD=158056&ModuleId=3&reg=3&lang=1>

## IMPACT AREAS AND IMPLEMENTATION CONSTRAINTS

### Developmental Impact

- Expansion of Financial Inclusion
- Growth of Rural Entrepreneurship
- Employment and Livelihood Generation
- Increased Women Participation
- Strengthening of Informal Enterprises

### Implementation Constraints

- Documentation and Processing Delays
- Weak Banking Penetration in Remote Areas
- Limited Digital and Financial Literacy
- Monitoring and Recovery Challenges
- Inadequate Post-Loan Support

Despite this large-scale impact, implementation bottlenecks continue to affect operational effectiveness. Loan processing delays, documentation complexities, uneven banking penetration, and inadequate awareness campaigns restrict accessibility for deserving beneficiaries. In remote and aspirational districts, limited digital infrastructure and weak institutional networks continue to constrain effective implementation and financial outreach under the scheme.

### Other issues

#### Implementation Issues

- **Limited number** of employees and staff
- **Borrowers lack knowledge of basic** documentation and processes and credit discipline
- **Poor connectivity** to remote areas.

#### Poor Monitoring and Evaluation

- Lack of proper mechanism for target setting
- Lack of **standardized process for monitoring performance** of micro entrepreneurs
- Need of **adequate control mechanism** to supervise.

#### Factors Limiting access of MUDRA Loans

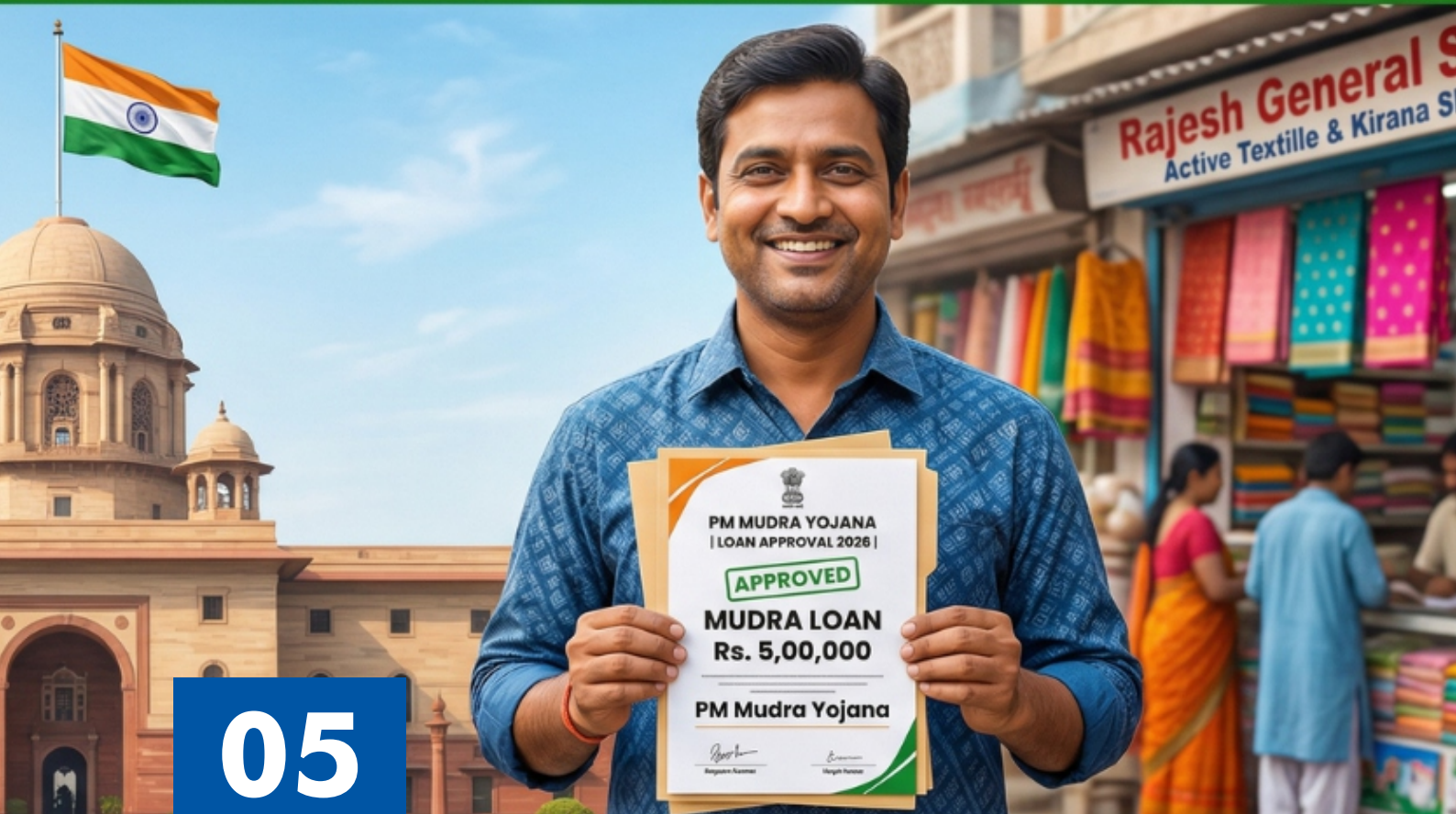
- Long loan application **processing time**
- **High processing fee** and rates of interest
- Lack of credit history; existing debt burden
- **Difficulty in providing guarantee** or inadequacy of collateral

Source: <https://visionias.in/blog/current-affairs/pradhan-mantri-mudra-yojana-marks-11-years-of-funding-the-unfunded>

Another emerging bottleneck involves **inadequate post-disbursement ecosystem support**. Many entrepreneurs require continuous mentoring, digital literacy training, market linkage assistance, and business incubation services after receiving financial assistance. Strengthening coordination among banks, MSME institutions, state governments, and entrepreneurship development agencies is therefore essential for **improving enterprise sustainability, repayment performance, and long-term implementation outcomes under PMMY**.

# PM Mudra Yojana 2026

₹ ६50,000 से ₹20 लाख | Business Loan |  बिना Collateral



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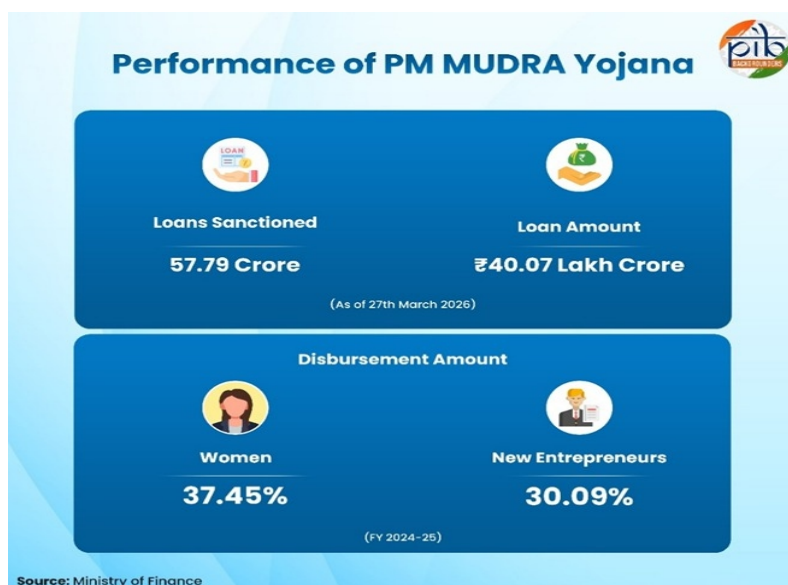
## ACCOMPLISHMENTS OVER A DECADE

Over the last eleven years, PMMY has emerged as one of India's most transformative entrepreneurship and financial inclusion initiatives. By expanding access to formal institutional credit, the scheme has **significantly reduced dependence on informal lending systems among micro and small entrepreneurs operating across diverse economic sectors.** PMMY has therefore strengthened the integration of vulnerable and previously excluded groups into the formal financial system.

One of the most notable accomplishments of PMMY is the expansion of entrepreneurship opportunities among economically weaker sections. Small entrepreneurs who previously lacked collateral and formal credit history have been able to establish enterprises in sectors such as tailoring, food processing, handicrafts, beauty services, retail trade, and transportation activities. This has **strengthened grassroots business activity and local economic participation.**



Source: <https://www.newsonair.gov.in/pm-modi-says-pmmy-has-proven-to-be-highly-beneficial-in-promoting-self-employment-among-the-youth/>



Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2249942&reg=3&lang=2>

The scheme has also contributed significantly to **self-employment generation among youth and first-time entrepreneurs.** Many beneficiaries have established stable livelihood activities through institutional financial support, thereby reducing dependence on informal work and irregular wage employment. PMMY has therefore promoted entrepreneurial confidence and encouraged greater participation in micro-enterprise development across different regions of India.

Another major accomplishment has been the strengthening of **financial formalization and digital banking adoption among small entrepreneurs**. Aadhaar integration, Jan Dhan accounts, digital payment systems, and online loan processing mechanisms have enhanced transparency, accountability, and accessibility among small entrepreneurs. The scheme has encouraged borrowers to engage more actively with formal banking institutions and regulated financial systems.

Ministry of Information and Broadcasting  
Government of India

Pradhan Mantri Mudra Yojana

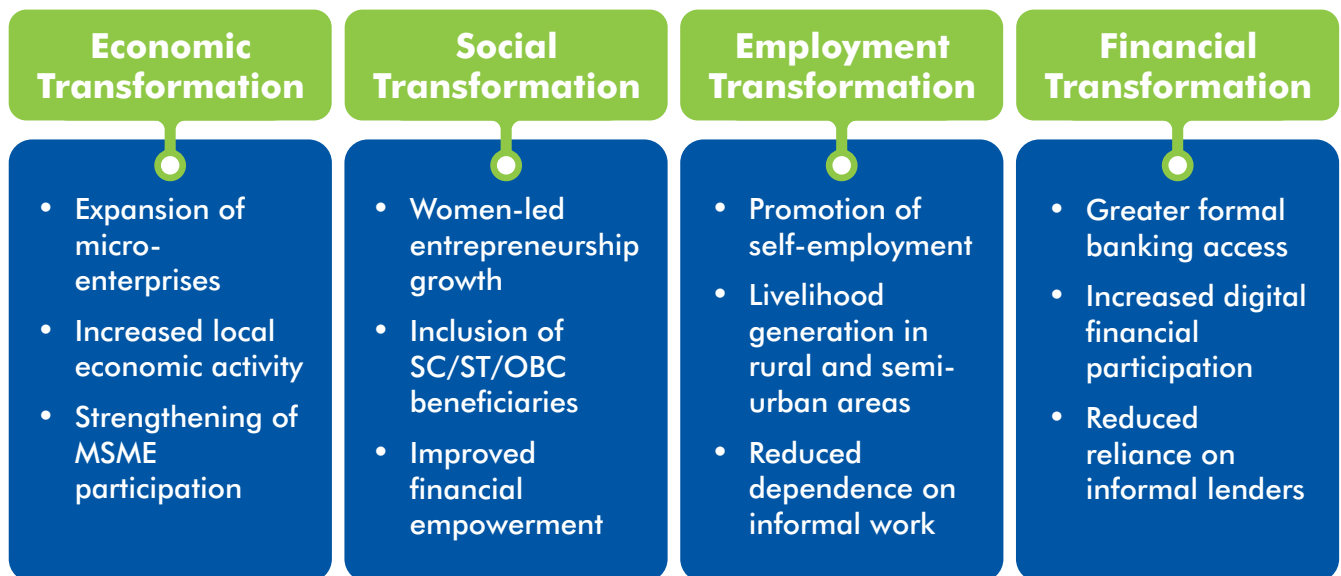
*Self-employment:*  
A new foundation for development

Increase in loan limit

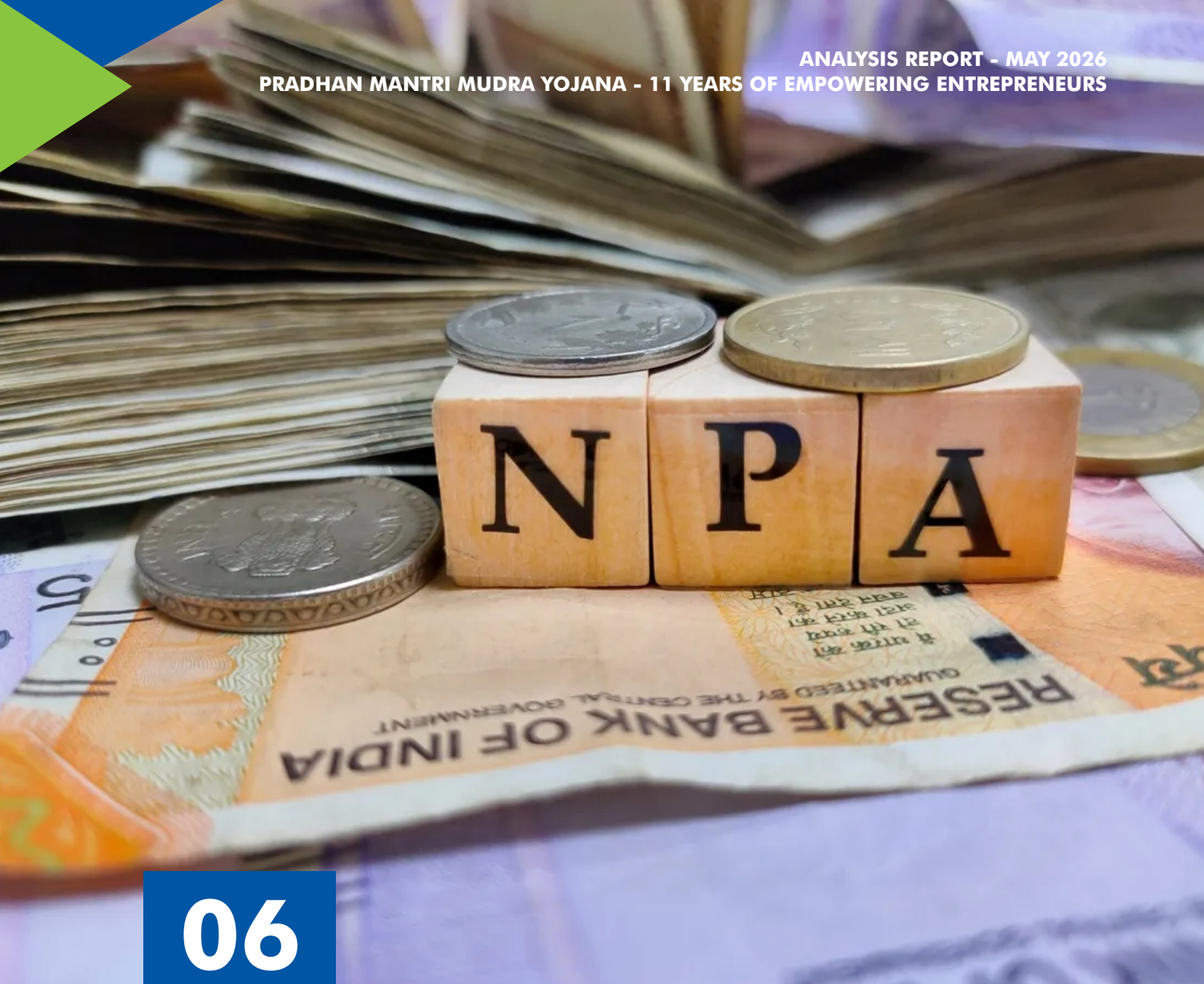
Loans of up to  
**₹20 lakh**

Source: <https://www.pib.gov.in/PressReleaseframePage.aspx?PRID=2069170&reg=3&lang=2>

## TRANSFORMATIONAL OUTCOMES OF PMMY OVER ELEVEN YEARS



Over time, PMMY has also contributed to the broader expansion of India's MSME ecosystem by supporting enterprise community, local production, and decentralized economic activity. **Through entrepreneurship promotion and livelihood generation, the scheme has strengthened the economic participation of micro-enterprises**, and contributed significantly to India's GDP, industrial production, exports, innovation capacity, and employment generation across multiple sectors of the economy.



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# KEY CHALLENGES

Despite its extensive outreach and developmental significance, PMMY faces several operational and structural challenges affecting long-term sustainability and financial efficiency. One of the most serious concerns relates to rising non-performing assets (NPAs) under Mudra loans. Reports indicate that **NPAs against outstanding PMMY loans increased to nearly 9.8 percent by March 2025**. Since the scheme emphasizes collateral-free lending, financial institutions often experience repayment difficulties during economic slowdowns, market fluctuations, and periods of reduced business activity among vulnerable borrowers.



Source: <https://knindia.co.in/news/newsdetails/economy/sharp-rise-in-npas-under-mudra-yojana-since-2018>

Another major challenge involves inadequate entrepreneurial and financial literacy among beneficiaries. **Many Mudra borrowers are first-time entrepreneurs lacking formal training in accounting, digital payments, taxation procedures, inventory management, and business planning.** As a result, enterprises frequently struggle with operational efficiency, market competitiveness, profitability, and timely loan repayment obligations. Limited awareness regarding formal financial systems further affects effective utilization of institutional credit among small business operators.



Source: <https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=154153&ModuleId=3&reg=3&lang=1>

The predominance of small-ticket Shishu loans has also generated concerns regarding enterprise scalability and long-term productivity. **Although Shishu loans effectively support livelihood**

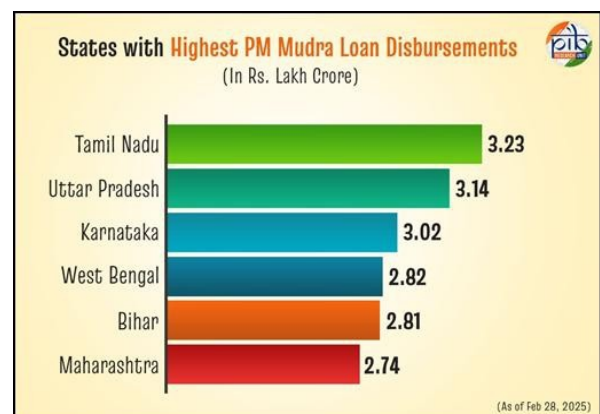
generation and self-employment activities, only a limited proportion of beneficiaries successfully transition into Kishor and Tarun categories capable of generating larger employment opportunities, higher productivity, and sustainable business expansion. This imbalance restricts medium-scale entrepreneurial growth within the scheme's broader developmental framework.

## STRUCTURAL CHALLENGES AFFECTING PMMY IMPLEMENTATION



Regional disparities continue to affect PMMY implementation efficiency across India. **Economically advanced states with stronger banking penetration, digital infrastructure, and entrepreneurial ecosystems generally attract higher loan disbursement** compared to backward and remote regions. In several underserved districts, awareness levels remain low and institutional access continues to be constrained by weak infrastructure and inadequate financial outreach mechanisms.

Post-loan support systems also require significant strengthening. Many borrowers need continuous mentoring, skill development, digital literacy training, market linkage assistance, and business incubation support after receiving loans. Without comprehensive ecosystem support, **enterprise sustainability, repayment performance, and business survival rates vary considerably** across sectors and geographical regions, thereby affecting the long-term developmental outcomes of PMMY.



Source: <https://www.pib.gov.in/PressNoteDetails.aspx?Notel d=154153&ModuleId=3&reg=3&lang=2>

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# प्रधानमंत्री मुद्रा योजना



07

जानें पात्रता, लाभ, ब्याज दर,  
दस्तावेज़ और आवेदन प्रक्रिया।

## MEASURES TO IMPROVE EFFECTIVENESS

**Strengthening entrepreneurial and financial literacy is essential for improving the long-term effectiveness and sustainability of PMMY.** Beneficiaries should receive structured training in accounting, taxation procedures, inventory management, digital transactions, financial planning, and marketing strategies. Such capacity-building initiatives can improve enterprise competitiveness, operational efficiency, and repayment performance among small entrepreneurs operating within highly competitive market environments.



Source: <https://economictimes.indiatimes.com/wealth/save/money-is-limited-what-young-earners-should-learn-about-managing-expenses/articleshow/125498296.cms?from=mdr>

Financial institutions must establish stronger monitoring and mentoring frameworks for Mudra borrowers. **Continuous post-loan engagement can help identify operational difficulties at an early stage** and provide timely advisory support to prevent business failure and rising non-performing assets. Regular field-level monitoring, sector-specific guidance, and business counselling can significantly improve enterprise sustainability and credit discipline among borrowers.



Source: <https://www.oxigencspprovider.com/government-gchemes/detail/6-easy-loan-yojana-2025-pradhan-mantri-mudra-yojana-pmmi-benefits-application>

Digital integration offers major opportunities for enhancing efficiency and accessibility under PMMY. **AI-driven credit assessment systems, mobile-based applications, paperless loan processing, and digital repayment tracking mechanisms** can reduce procedural delays and improve service delivery. Expanding digital banking infrastructure in underserved and remote regions would further strengthen financial inclusion and institutional accessibility for first-time entrepreneurs.

## STRATEGIC MEASURES FOR STRENGTHENING PMMY

- ✓ Financial Literacy Programmes
- ✓ Stronger Monitoring Systems
- ✓ Digital Loan Processing
- ✓ Enterprise Mentorship
- ✓ Credit Graduation Support
- ✓ Skill Development Integration
- ✓ Market Linkages

The government should also encourage successful Shishu borrowers to graduate into Kishor and Tarun categories through targeted incentives, incubation support, and credit enhancement mechanisms. Sector-specific financing for manufacturing activities, women-led enterprises, rural industries, and green businesses can diversify entrepreneurship opportunities and promote balanced economic development across different sectors and geographical regions.



Source: <https://paytm.com/blog/saving-schemes/government-schemes/pradhan-mantri-mudra-loan-yojana-pmmy-scheme/>

**Greater coordination among banks, MSME institutions, state governments, and entrepreneurship development agencies** is also necessary for improving implementation efficiency. Integrated policy support can strengthen innovation capacity, enterprise competitiveness, market access, and employment generation while ensuring that Mudra-supported businesses become more resilient, productive, and sustainable within the evolving Indian economy.



# Pradhan Mantri मुद्रा रक Yojna



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# WAY FORWARD

Pradhan Mantri Mudra Yojana will continue to play a vital role in **strengthening entrepreneurship, financial inclusion, and grassroots economic development** in India. Future policy priorities should focus not only on expanding institutional credit access but also on ensuring enterprise sustainability, innovation, technological modernization, and long-term business competitiveness within the MSME sector.

## PM MUDRA YOJANA

1. BANKING THE UNBANKED

2. SECURING THE UNSECURED

3. FUNDING THE UNFUNDED

Source: <https://superkalam.com/upsc-mains/notes/pm-mudra-yojana-2025-shishu-to-tarun-upsc-notes>

Greater emphasis should be placed on technology-driven enterprises, rural manufacturing, green businesses, and women-led entrepreneurship. **Integrating Mudra beneficiaries with e-commerce platforms, fintech services, digital marketplaces, and export-oriented supply chains** can improve profitability, market access, and resilience among small enterprises operating in competitive economic environments.



Source: <https://www.iasgyan.in/daily-current-affairs/msme-sector-significance-challenges-and-way-forward>

The government must **strengthen banking infrastructure and entrepreneurship support services in underserved and aspirational districts**. Improved digital connectivity, awareness campaigns, financial literacy programmes, and institutional outreach can reduce regional disparities and enhance accessibility among marginalized communities and first-time entrepreneurs lacking formal business exposure.

A stronger ecosystem approach **combining credit support, mentoring, market linkages, digital literacy, and skill development** is essential for maximizing PMMY's developmental impact. Collaboration among banks, MSME institutions, state governments, industry associations, and digital platforms can substantially improve enterprise competitiveness, operational sustainability, and employment generation capacity.



## Lending Support

Govt aims to strengthen PMMY; increase loan to MSMEs

Niti Aayog undertakes assessment of the scheme

### Key Suggestions...

Guidelines for credit check



Recognition mechanism

Query redressal portal

Digitisation of lending process

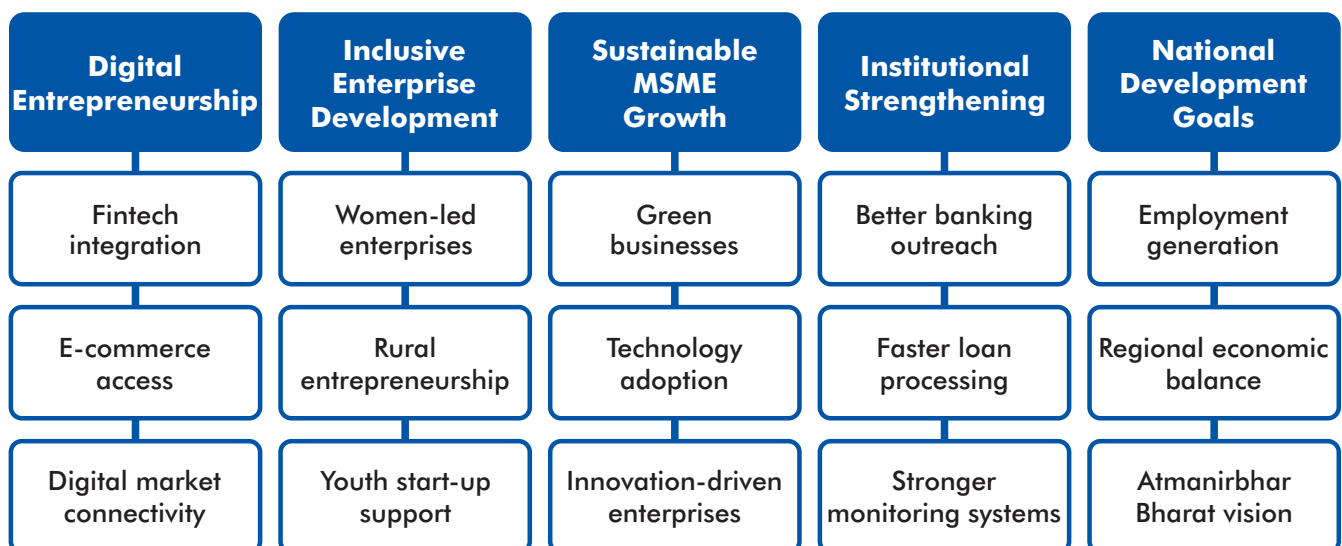


Real-time data upload



Source: <https://economictimes.indiatimes.com/news/economy/policy/drawnormstoassessbackgroundofmudraloanapplicantsnitiaayog/articleshow/112551224.cms?from=mdr>

## PMMY 2.0 STRATEGIC VISION MODEL



Over the last eleven years, PMMY has demonstrated the transformative potential of inclusive finance and entrepreneurship-led development. With continued reforms, technological innovation, targeted capacity-building measures, and stronger institutional coordination, the scheme can **contribute significantly to self-reliant economic growth, MSME expansion, employment generation, and inclusive national development in India**.



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## EMINENT INSIGHT



**“Eleven years later, the scheme has been instrumental in reshaping the credit landscape for MSMEs and countless individual entrepreneurs in the country. With this initiative, entrepreneurship has become truly democratised by removing the entry barriers to credit.”**

**Smt. Nirmala Sitharaman**  
Finance Minister  
Government of India

## RESOURCES

1. <https://transformingindia.mygov.in/scheme/mudra/>
2. <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2069230&reg=3&lang=2>
3. <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2119781&reg=3&lang=2>
4. <https://www.ibef.org/government-schemes/pradhan-mantri-mudra-loan-bank-yojana>
5. <https://www.myscheme.gov.in/schemes/pmmy>
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10. <https://www.newkerala.com/news/a/pm-mudra-yojana-continues-empower-small-entrepreneurs-collateral-free-576.htm>
11. [https://www.business-standard.com/economy/news/npa-against-outstanding-amount-under-pmmy-rises-to-9-8-as-of-mar-2025-125081900858\\_1.html](https://www.business-standard.com/economy/news/npa-against-outstanding-amount-under-pmmy-rises-to-9-8-as-of-mar-2025-125081900858_1.html)
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14. [https://www.niti.gov.in/sites/default/files/2024/08/Assessment%20of%20PMMY\\_Final%20Report.pdf](https://www.niti.gov.in/sites/default/files/2024/08/Assessment%20of%20PMMY_Final%20Report.pdf)
15. <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2119954&reg=3&lang=2>
16. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2026/apr/doc202648842601.pdf>
17. <https://www.newsonair.gov.in/pm-modi-says-pmmy-has-proven-to-be-highly-beneficial-in-promoting-self-employment-among-the-youth/>

# AG GROUP



Group

[www.aggrp.in](http://www.aggrp.in)



AG Horizon Pvt. Ltd., a **multi-disciplinary and multi-functional** organization, has been at the forefront of delivering **Concept to Commissioning** solutions for over **27+ years** across India. We work extensively with **Central and State Governments**, multi-lateral agencies and institutions to implement impactful and sustainable development initiatives.

As the **exclusive Indian business partner of Moody's** — backed by over **100+ years of global risk analytics** expertise — AG Horizon drives risk-informed development through advanced modelling monitoring and financial resilience capabilities.

Being a proud member of the **United Nations Global Compact Network India**, we are committed to strengthening communities and infrastructure with sustainability-led initiatives. Our solutions safeguard communities, infrastructure, livelihoods and economies through **risk anticipation, early alerting, rapid response capability and recovery support**.

## OFFICES



### GURUGRAM

#### HEAD OFFICE:

C-122,  
LGF, Sushant Lok-2,  
Sector 56  
Gurugram - 122011



### DELHI

#### SYNERGY HUB:

B-4/19,  
Safdarjung Enclave,  
New Delhi-110029

#### CORPORATE OFFICE:

609,  
Pearls Best Height - 2,  
Netaji Subhash Place,  
New Delhi



### DIMAPUR

2nd Floor/no.419, 3rd mile  
Darogapathar, Block D,  
Nagarjan Junction.  
Chumukedima- 797115



### GUWAHATI

Krine Vista, Flat - 5B, Block B,  
Ananda Nagar, Bye Lane 3,  
Opp. Anil Plaza, G S Road,  
Guwahati - 781005, Assam



### HYDERABAD

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