

F.No.29/2/2016-IF-2  
Government of India  
Ministry of Finance  
Department of Financial Services

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Jeevan Deep Building, Sansad Marg, New Delhi,  
Dated the 4<sup>th</sup> October, 2016

To

The Chairperson, SBI  
CMD of all PSBs,  
CEO, IBA

**Subject: Coverage of activities allied to Agriculture and Services in these area under PMMY.**

Sir(s)/Madam(s),

The Pradhan Mantri Mudra Yojan (PMMY) loans are defined as loans of Rs.10 lakh for non-farm income generating activities. These include loans given to food processing. Since April, 2016 'Activities allied to Agriculture' , e.g. pisciculture , beekeeping, poultry , livestock , rearing , grading, sorting , aggregation agro industries, diary, fishery, agriclinics and agribusiness centers, food & agro-processing, etc (excluding crop loans, land improvement such as canals, irrigation, wells ) and services supporting these, which promote livelihood or are income generating have become eligible for coverage.

2. Under the Reserve Bank of India system of classification & reporting all loans upto Rs.10 lakh for non farm sector are classified as MSME Loans. But food processing & Activities allied to Agriculture are classified under Agriculture.

3. It has been reported by some of the banks in various SLBC meetings that Banks have provided loans under PMMY under the RBI's classification of food processing & agro processing etc. but these are not being reported under Mudra portal.

4. In view of the foregoing, please arrange to instruct the concerned official(s) to report the captioned loans under Mudra portal.

Yours faithfully,



(Ateesh Singh)

Director (IF-2)

e-mail : [dirif2-dfs@nic.in](mailto:dirif2-dfs@nic.in)

Copy to: i) The CEO, Mudra Ltd.