

No. 6/12/2024-Mission Office-DFS
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi – 110001
Dated: 25 October, 2024

To,

The Chairman, State Bank of India,
The MD & CEO, Public Sector Banks
The MD & CEO, Private Sector Banks

**Subject: Enhancement of loan limit to Rs.20 lakh from the current Rs.10 lakh
under Pradhan Mantri MUDRA Yojana (PMMY)**

Sir,

Reference is invited to DFS letter No.27/01/2015-CP/RRB dated the 14th May, 2015 regarding roll out of Pradhan Mantri MUDRA Yojana (PMMY) - copy enclosed for ready reference.

2. It is to inform that as per Para 26 of the Budget Announcement 2024-25 "the limit of Mudra loans has been enhanced to Rs.20 lakh from the current Rs.10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category".

3. In this context, the loans above Rs.10 lakh and upto Rs.20 lakh will be categorized as 'TarunPlus' and these changes are effective from FY 2024-25 (as per format). Accordingly, it is advised to make the necessary changes in the system and start uploading the data for this newly created category on Mudra portal at weekly intervals.

4. For extending guarantee coverage of PMMY loans upto Rs.20 lakh under Credit Guarantee Fund for Micro Units (CGFMU), a gazette notification for this purpose is being issued separately and same will be uploaded on the NCGTC portal in due course.
5. This issues with the approval of the Competent Authority.

Yours faithfully,

(Surinder Kumar)

Under Secretary to the Government of India

Email: usfi-dfs@nic.in

Tel: 011-23365808

श्री सुरिन्दर कुमार/SHRI SURINDER KUMAR

अवर सचिव/Under Secretary

वित्तिय सेवाएं विभाग/Deptt. of Financial Services

वित्त मंत्रालय/Ministry of Finance

भारत सरकार/Govt. of India

नई दिल्ली/New Delhi

Copy to:-

1. Chief Executive Officer, Mudra Ltd. : with request to make the necessary changes in the MUDRA portal under advice and communication to Member Lending Institutions (MLIs) .
2. Chief Executive Officer, NCGTC : for information please
3. SLBC Conveners of all States

(Surinder Kumar)

Under Secretary to the Government of India

Email: usfi-dfs@nic.in

Tel: 011-23365808

Proforma for reporting of performance under Pradhan Mantri Mudra Yojana (PMMY) as on 31.03.20__

(Amount in Rs. Crore)

S.No.	Category	No of accounts	Sanctioned Loan Amount	Disbursed Loan Amount	Remarks
1	Shishu (Loans upto Rs. 50,000/-)				
2	Kishor (Loans above Rs. 50,000/- & upto Rs. 5.00 lakh)				
3	Tarun (Loans above Rs. 5.00 lakh & upto Rs. 10.00 lakh)				
4*	Tarun Plus (Loans above Rs. 10.00 lakh & upto Rs. 20.00 lakh)				

* for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category
