



Ref No: NCGTC/CGFMU/2019-20/1780

August 01, 2019

All Member Lending Institutions (MLIs)

**Circular No.13 /2019-20**

Dear Madam/Sir,

**Extension of Guarantee cover for Overdraft (OD) facility under PMJDY**

Please refer to the Gazette notification April 18, 2016 regarding scheme for providing guarantees to loans extended under Pradhan Mantri Mudra Yojana (PMMY), including overdraft (OD) accounts provided under Pradhan Mantri Jan Dhan Yojana (PMJDY) under CGFMU.

We advise that Overdraft limit upto Rs.10,000/- sanctioned under PMJDY accounts will be eligible to be covered under Credit Guarantee Fund for Micro Units (CGFMU).

The other terms and conditions of the scheme would remain unchanged.

Please bring the contents of the circular to the notice of all concerned officials.

Yours faithfully,

Sd/-

(Anil Kulkarni)  
Chief Executive Officer

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हम हिन्दी में पत्राचार का स्वागत करते हैं।

नेशनल क्रेडिट गारंटी ट्रस्टी कंपनी लिमिटेड  
(वित्त मंत्रालय, भारत सरकार)

**NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD.®**  
(Ministry of Finance, Government of India)

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