

सेन्ट्रल बैंक ऑफ़ इंडिया



Central Bank of India

केन्द्रीय कार्यालय

Central Office

CENTRAL OFFICE, CHANDERMUKHI  
NARIMAN POINT, MUMBAI

MSE DEPARTMENT, PRIORITY SECTOR

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ALL BRANCHES AND OFFICES

**LENDING TO MSME SECTOR- CATEGORIZATION OF ACTIVITIES UNDER  
MANUFACTURE OR SERVICE UNDER MSMED ACT, 2006**

Attention of all Branches/Offices is invited to the following circulars issued on categorization of activities under MSMED Act. 2006.

- 1) Circular no. CO:MSE:09-10:74 dt. 18.07.2009
- 2) Instruction Circular no. 547 dt. 24.09.2009

Office of the Development Commissioner (Micro, Small and Medium Enterprises), Ministry of Micro, Small and Medium Enterprises, Government of India vide its letter no. 5(6)/2010-11-MSME POL dated 10.03.2011 has now conveyed clarification on categorization of certain activities under Manufacturing or Service. After due examination of these activities under the provisions of MSMED Act 2006, they have clarified as under:-

**1) Activities considered as manufacturing:**

- i) Seed Processing (for genetic enhancement).  
(Involving collection of germplasm, cleaning, gravity separation, chemical treatment etc.)
- ii) Composite unit of Poultry with Chicken (Meat) Processing  
{Poultry Farm without Chicken (Meat) processing shall not be classified either as manufacturing or as service enterprise because this is a farming activity}

**2) Activities considered as service:**

- i) Medical Transcription Service.
- ii) Production of T.V.Serial and other T.V.Programmes,
- iii) Ripening of Raw Fruits under controlled conditions,  
[Subject to norms prescribed by Food Safety and Standards Authority of India, (Ministry of Health and Family Welfare, Government of India)]
- iv) Service rating Agency,  
(Rating and grading services across sectors based on set methodology and standards)

This supersedes all earlier clarifications issued in this regard.

It is also clarified that credit to Micro, Small and Medium Enterprises (MSMEs) by Financial Institutions are as per guidelines / instructions issued by Reserve Bank of India from time to time.

All Branches/Offices are accordingly advised to take note of the aforesaid clarifications for strict compliance while dealing with loan applications involving such activities.

**N MURALI KRISHNA  
CHIEF MANAGER-PS**