

Main Schemes Promoted by Punjab National Bank



Scheme	Details / Purpose	Eligibility	Loan Amount	Rate of Interest	Margin	Interest Subsidy	Security	Guarantee Coverage	Service Charges	Incentives/ Benefit	Additional details
PM SVANIDHI	<p>i) To facilitate working capital Term loan up to Rs. 10,000</p> <p>ii) To incentivize regular repayment</p> <p>iii) To reward digital transactions</p>	All street vendors engaged in vending in urban areas as on or before March 24, 2020 subject to having Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs).	Maximum Rs.10000/- - As Working Capital Term Loan (WCTL)	RLLR + Spread (0.15%) + Service Charge (4%) (Presently 10.80%)	Nil	7%, available on quarterly basis	NIL	CGTMS E Coverage	NIL	<p>* Enhancement of limit on next cycle of WCTL on timely repayment of loan.</p> <p>* Monthly cash back for Digital transactions</p>	<p>Monthly cash back for digital transactions:</p> <p>v On first 50 Eligible Transactions = Rs.50.00</p> <p>v Next 50 Eligible transactions up to 100 = Rs.25.00</p> <p>v Next 100 or more eligible transactions = Rs.25.00 (Eligible transactions means digital payout or receipt of minimum Rs. 25)</p>

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PNB E-GODAM	Financing against electronic Negotiable Warehouse Receipts issued by Repositories (approved by WDRA) for stocks / goods stored in WDRA accredited warehouses, to source MSME / Agriculture business.	Farmers, Traders, Processors, Arthiyas, Exporters/ Importers who Are Original Depositors Covering only Non Perishable Agricultural Commodities.	For Sole Proprietorship concern: Rs. 50,000/- to 25 Crore. For others: Need based.	As per Credit Risk Rating.	Margin : 25% of Project Cost	Nil	Primary : Pledge of e-NWR duly endorsed in favor of bank issued by Repository for stocks / goods kept in WDRA accredited godowns by Farmers/ Traders / Processors etc. Collateral : Waived.	Nil	Concessional charges have to be borne by borrowers depending upon quantum of loan.	NIL	

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PNB Weaver Mudra Scheme (WMS)	For working capital requirements (W.C.R.) of the weaver.	Existing Handloom Weavers are eligible who are having satisfactory CIBIL score above 650.	Maximum Working Capital Limit : Rs. 5.00 lakh. (Inclusive of Mudra Credit card of Rs. 50,000/-)	As per Credit Risk Rating.	Margin : 20% of Project Cost (Provided as Subsidy by Ministry of Textiles)	Interest Subsidy shall be the Interest Charged over and above 6%	Primary Security: Mortgage or Hypothetical of stocks and assignment of receivables not older than three months is required.	CGTMS E Coverage	CGTMSE Fees: Loans upto Rs.50000/- :- 0.25% of loan amount by Govt., for 3 years. Loans above Rs.50000/- & upto Rs.5 lakh By Govt. for 3yrs.	Net Margin is Nil after claiming Subsidy of Ministry of Textiles (Gol Scheme)	Margin money subsidy @20% of loan, Max. Rs.10000/-, by MoT, Gol.
PNB Mahila Udyami	Scheme to provide funding support to women entrepreneurs who are engaged in SSIs wherein no	Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold	MAXIMUM Term Loan / Working Capital Limit Rs. 10 lac			NIL	Personal security of the borrower / asset created	NIL		NIL	

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	collateral security is to be submitted by the women entrepreneurs to start their own business	not less than 50% of financial holding.					by the bank finance. Collateral security: NIL, to be covered under CGTMSE for eligible activities.				
PNB Seva	<ul style="list-style-type: none"> * Cash Credit or overdraft is given as per the nature of the business to meet the Working Capital requirement * Term loan for acquiring fixed assets * Composite loan expansion of existing offices/workplace and to meet the 	Any individuals / Partnership / Limited Liability Partnership / Private Limited Company / Public Limited Company/ Trust and Co-operative Societies registered under any cooperative societies engaged in the rendering of service and are categorised as Micro, Small and	Need based financing	As per ROI applicable for MSME loans	Term Loans / Limit upto Rs. 2 Lac : NIL Term Loans / Limit above Rs. 2 Lac upto Rs. 5 Lac : 20% Term Loans / Limit above Rs.	NIL	Primary Security: Mortgage or Hypothetical of stocks and assignment of receivables not older than three months is	NIL		NIL	Moratorium Period: Need based. Maximum upto 6 months. Interest to be serviced as and when due, during moratorium period. Collateral Security: Advance shall be covered by

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	Working Capital requirement	Medium Enterprises.			5 Lac : 25%		required. Collateral Security: In respect of MSME advance, the collateral security or third party guarantee is required as per the norms mentioned below: In case the land or building has been financed and mortgaged as primary				collateral coverage of at least 40% of the total exposure (FB+NFB). The extent of cash margin (In case of Non fund based limits) over and above 15%, shall be considered for the computation of collateral coverage. If the Primary Security is in the shape of Land & Building, Residual Value over and above 135% of the Term Loan O/s shall be treated as collateral security.

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							<p>security, having the realisable value of equivalent to 133% of total exposure, no additional collateral security is required. If there is any shortfall in the security, additional collateral in the form of liquid security or insolvency</p>				<p>Where collateral security is not available, facility may be covered under Credit Guarantee Schemes i.e. CGTMSE, CGSSI as per guidelines.</p> <p>Personal Guarantee of promoters / directors / Partners/ Trustees/ Members of the society/ etc. as applicable shall be obtained as per Bank's Policy guidelines</p>

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							proceedings will be taken. In case the land or building is not mortgaged with the bank (if plant & machinery are considered for the loan) the collateral security is added by way of mortgage of immovable properties or 3rd party				

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							guarantee.				
PNB Udyog Scheme	<p>Working Capital: To meet the working capital requirement (including Pre and Post Shipment credit).</p> <p>Term Loan: For acquiring fixed assets like land & factory building,</p>	<p>Individuals / Partnership / Limited Liability Partnership (LLP) / Pvt. Ltd. Co. / Public Ltd. Co/Trust/ Societies & Cooperative Societies (registered and incorporated under applicable</p>	Need based financing	As per ROI applicable for MSME Loans	<p>Term Loans / Limit upto Rs. 2 Lac : NIL</p> <p>Term Loans / Limit above Rs. 2 Lac : 25%</p> <p>Term</p>	NIL	Hypothecation of Assets i.e. Stock, Receivables, P & M, Vehicles etc. created out of Bank	CGTMS E Coverage		NIL	<p>Moratorium Period: Max 12 months</p> <p>Extension in repayment period beyond 7 years may be allowed by next higher sanctioning authority on the merit of the</p>

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	plant and machinery by new enterprises.	law) and are eligible to be categorized as MSME(s) as defined in the MSMED Act 2006. MSME enterprises having GST Registration No. (wherever applicable) & Udyog Aadhar Number (desirable).			Loans (Old machines upto 3 Years) : 25% Term Loans (Old machines above 3 Years) : 30%		finance (present and future). If the Primary Security is in the shape of Land & Building, residual value over and above 135% of the Term Loan shall be treated as collateral security. Where collateral security is not available,				proposal. However, interest to be serviced during the moratorium period as and when due.

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							facility should be covered under Credit Guarantee Schemes				
PNB Sanveejani Loan Scheme	To meet the financial requirements for setting up of new/ expansion/ renovation/ modernization of Nursing Home/ Clinic / Hospital / Veterinary Hospital / Infrastructure for Medical Tourism including Pathological Laboratory, Diagnostic centres etc.	All entities, i.e. MSMEs, Enterprises, Association of persons, Partnership firms, LLPs, Private Limited Companies, Trusts, and Societies engaged in providing medical including veterinary / diagnostic services / to the Society having valid license. The minimum	Term Loan: Maximum Rs. 5.00 Crore Overdraft: Maximum Rs. 2.00 Crore	One-year Marginal Cost of Funds-based Lending Rate (MCLR) + Business Strategy Spread (BSS) + Strategic Premium	Margin : 20% of Project Cost	Nil	Primary: Hypothecation of entire equipment, Current & Non-current assets of the unit. Mortgage of Project Land with existing / future construction thereon.			Nil	25% for acquisition of premises and/or expansion/ renovation/ modernization of existing premises. 15% for purchase of equipment/ machinery/ cost of on road vehicles/ for Ambulance/ Other Vehicle In case of

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		qualification is MBBS, BAMS, BDS, BHMS					Collateral : Minimum 25% collateral security shall be obtained in the form of immovable property / liquid security. No collateral is required if realizable value of the primary security in the shape of Land &				purchase of land margin should be minimum of 50% of the cost of land (including cost of registration). However, loan amount for the purchase of the land shall not be more than 50% of the total term loan amount sanctioned

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							Building mortgage d is more than 110% of the total exposure.				
PNB General Credit Card (GCC)	The objective of the scheme is to increase the flow of credit to individuals for entrepreneurial activity in the non-farm sector provided through the General Credit Card.	All non-farm entrepreneurial credit extended to individuals which is eligible for classification under the priority sector guidelines.	The need based limit be fixed with a maximum of Rs. 10.00 Lakh, on case to case basis, after analyzing credit needs and repaying capacity of the borrower.	As per bank guidelines	Margin : 20% of Project Cost on DP basis	Nil	Primary Security: Personal security of the borrower / asset created by the bank finance. Collateral Security: NIL, to be covered under CGTMSE for	CGTMSE Coverage		Nil	

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							eligible activities.				
PNB Satkar Scheme	To meet credit requirements to purchase land & building and/ or set up a unit for business of Hotels / Restaurants / Lodges / Guest Houses / Motels / Dhabas / Pizza Centres (Franchises) / Mess / Canteen / Catering Services / Service Apartments (a serviced apartment is a fully furnished apartment available for both short-term as well as long-term stays,	Individual, Proprietorship / Partnership firms, Limited Liability Partnerships (LLPs), Private / Public Ltd. Cos. Units under MSME in Service sector with original investment in equipments not exceeding Rs. 5.00 Crores. Units must have valid license(s), wherever applicable, to establish & conduct such business by Municipal/Local Administration.	Term Loan: Maximum upto Rs. 10.00 Crore Overdraft: Maximum overdraft limit up to Rs. 50.00 lac. Total Cumulative Exposure: Rs.10.00 crore	As per Bank's guidelines	Term Loans / Limit : 25% of Cost of Project (Margin for purchase of land : 50%)	Nil	Primary: Hypothecation of entire equipment, Current & Non-current assets of the unit purchased out of the Bank Finance. Mortgage of Land & Building with existing / future construction	Nil		Nil	

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	<p>providing all the hotel-like amenities, such as having room service, a fitness centre, a laundry room, and/or a recreation room) / Banquets / Coffee Shop / food and beverage joints with entertainment / Gaming permitted by law etc. run by themselves.</p>						<p>thereon. Collateral : Advance under this scheme must be covered by collateral s coverage of at least 40% of the exposure (FB+NFB). However, if the Primary Security is in the shape of Land & Building Residual Value</p>				

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							over and above 135% of the Term Loan outstanding shall be treated as collateral security.				
PNB Contractor Scheme	To provide Working Capital / Overdraft assistance (fund based/ non fund based) in the form of running limit, Letter of Credit, Bank Guarantee for meeting working capital needs and Term Loan for	Individual, Proprietorship, Partnership firms/ LLP/ Private / Public Ltd. Cos., falling within the definition of MSME as per MSMED Act, 2006.	Need based. However, interchangeability from Fund Based Working Capital (FBWC) limit to BG/LC may be	As per Bank's guidelines	For Term Loan: Minimum 25% margin on equipments/ Plant & Machinery / any other legitimate assets. Minimum	Nil	Primary: Hypothecation of entire equipment/ current assets and noncurrent assets (Present & Future)	Personal guarantee should be obtained in line with extent guidelines of		Nil	However, a higher moratorium period may be allowed by next higher sanctioning authority in deserving cases.

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	purchase of equipments/ Vehicles/ Plant & Machinery/ any other legitimate assets to the contractors/ sub-contractors used for their business		permitted by the sanctioning authority up to 25% of the sanction limit.		20% margin on Transport Vehicles, i.e., inclusive of insurance premium, RTO Tax and other incidental charges in case of new vehicles. For Working Capital: Minimum 25%		of the unit. Collateral : Minimum 75% of the exposure (Fund based and Non-Fund based) by way of Mortgage of Immovable property/ liquid security. Personal guarantee should be obtained in line with	the Bank			

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							extent guidelines of the Bank.				
PNB Professional Loan Scheme	Need-based term loans and working capital loans provided to professionals for purchase or construction of office, purchase or upgrade of equipment, expansion of unit, etc	The borrower should be professionally qualified under: Engineering & Technical Education, Business Management, Media & Journalism, Law, Foreign Language, Computer, Animation, Designing, Fine Arts, CA, ICWA, CS, etc.	Term Loan / Working Capital Limit : Maximum Rs. 25 Lac	1-year MCLR of Punjab National Bank + Strategic Premium	Loans up to Rs. 2 lakh: No margin is charged on loans up to Rs. 2 lakh Loans Above Rs. 2 lakh: Punjab National Bank takes a 25% margin for these loans	Nil	The Prime Security for this loan are assets created out of the loan amount. Personal guarantee of partners, promoters or directors is also required	CGTMS E Coverage		Nil	

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							Collateral Security for Loans up to Rs. 10 lakh: CGTMSE coverage is required Collateral Security for Loans not Covered under CGTMSE: Collateral by way of land and building equivalent to at least 100% of loan amount				

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PNB VANITA Scheme	To ensure employment opportunities for women and enable them to become self-employed entrepreneurs. To meet working capital requirements for the purchase of various products/types of equipment/tools etc.	Any women engaged in manufacturing/service/trading/small business activities are eligible to apply for this scheme. Any women belongs to the category of SC/ST/Below Poverty Line (BPL) can avail loan under PNB Vanita scheme.	The maximum quantum of assistance under PNB Vanita Scheme will be Rs.25,000 for setting up new unit/enterprise or expansion or modernization of existing unit.		Nil	Nil	Primary Security: Personal security of the borrower or asset created by bank finance is received as the primary security. Collateral Security: No collateral or guarantor is needed as the loan will be covered under CGTMSE for	CGTMSE Coverage			

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							eligible activities.				
PNB NIRMATA Scheme	To meet the working capital requirements of the MSME manufacturing units against the cost of raw material, components, spares, stores, processing of raw materials, marketing of finished products, etc and for acquisition of fixed assets for setting up new units and for expansion, modernisation and diversification of existing units.	Any individuals / Partnership firm / Private Limited Company /Limited Liability Partnership/ Public Limited Company/ Co-operative Societies and trust registered under any cooperative societies engaged in manufacturing and are categorised as Micro, Small and Medium Enterprises are eligible to apply for PNB Nirmata.	No Maximum Limit		Term Loans / Limit Up to Rs. 2 lakhs : NIL Term Loans / Limit up to Rs. 5 lakhs : 20% Term Loans / limit Above Rs. 5 lakhs : 25%	Nil	Primary Security: The mortgage or hypothetical of stocks and assignment of receivables not older than three months is needed. Collateral Security: The collateral	Nil			

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							<p>security or third party guarantee is required as per the norms listed below: In case the building or land has been financed and mortgaged as primary security, having the value equivalent to 133% of total exposure, no</p>				

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							<p>additional security is needed. If there is any due or shortfall in the security, additional collateral in the form of liquid security or insolvency proceedings will be required. In case the building or land is not mortgage</p>				

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							<p>d with the bank, then the collateral security will be added by way of mortgage of immovable properties or third party guarantee.</p>				

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PNB GREEN RIDE Scheme (e-Rickshaw Loan Scheme)	To assist transport operators of e-rickshaws (new entrants) and to create employment opportunities for the micro borrowers particularly	<p>* An individual, transport operator, an association, Sole Proprietor, Partnership firms, Private Ltd. Companies, Public Ltd. Companies desirous of owning transport vehicle(s) viz. E-Rickshaw, for carrying passengers or goods on hire, are eligible for financing under the Scheme.</p> <p>* The borrower (s) hold the necessary driving license or engage driver (s) possessing valid license to operate the type of vehicle for which credit is sought.</p> <p>* The borrower(s) should have been</p>	<p>For New E-Rickshaw:</p> <p>a) Maximum 85% loans of the invoice cost of the vehicle .or 80% of On road price, whichever less.</p> <p>b) Battery replacement after one year - 85% of replacement cost</p> <p>c) Battery replacement after two years - 85% of replacement cost</p>	One-year Marginal Cost of Funds-based Lending Rate (MCLR) + Business Strategy Spread (BSS) + Credit Risk Premium	For New E-Rickshaw: a) Minimum 15% of the invoice cost of the vehicle or 20% of On road price, whichever higher.	Nil	Primary : Vehicle purchased with the amount of the loan will remain hypothecated to the bank as security of the advance Collateral : For Loans up to Rs. 10 lakh: No collateral & third party Guarantee and these	CGTMS E Coverage		Nil	

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		<p>granted a permit by an appropriate authority to ply vehicle(s) for passengers or goods transportation. * The vehicle to be financed must be allowed to ply commercially as per the laws of that particular State and vehicle must be indigenous.</p>					<p>loans are to be covered under Credit Guarantee Scheme of CGTMSE</p>				

<p>Guaranteed Emergency Credit Line (GECL)</p>	<p>ü Working Capital Term Loan ü A separate loan account shall be opened for the borrower, distinct from the existing loan account(s)</p>	<p>ü All Business Enterprises/MSME borrower accounts with combined outstanding loans across all Banks/ FIs of up to ₹ 25.00 Crore as on 29.02.2020 and annual turnover of up to ₹ 100.00 Crore for FY 2019-20 are eligible under the Scheme. ü In case accounts for the FY 2019-20 are yet to be audited/finalized, declaration of turnover from the borrower shall be obtained ü Loans covered under Pradhan Mantri Mudra Yojana (PMMY) extended on or before 29.02.2020 and reported on the MUDRA portal are also eligible. ü Respective sanctioning</p>	<p>ü Pre-approved loan upto 20% of the total outstanding loans of eligible borrowers up to ₹ 25.00 Crore as on 29th February, 2020 i.e. loan amount maximum of ₹5.00 Crore, subject to the borrower meeting all the eligibility criteria. However, the amount of loan may be decided in</p>	<p>RLLR + 1.00% subject to maximum of 9.25%</p>	<p>NA</p>		<p>ü Extension of Charge on entire present and future current assets of the firm/ company shall be done. ü The additional WCTL granted shall rank pari passu with the existing credit facilities in terms of cash flows and security, with charge on the assets financed</p>	<p>ü WCTL facility extended under the scheme shall be covered under guarantee coverage provided by NCGTC. No Guarantee Fee shall be charged from the borrower for the Credit facilities provided under the Scheme .</p>			
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		<p>authorities are required to check with credit bureau for assessing overall outstanding of the borrower across the all Banks/FIs to assess the eligibility of the borrower.</p> <p>ü The Scheme is valid for existing customers. Borrower accounts should be less than or equal to 60 days past due as on 29th February, 2020 in order to be eligible under the Scheme i.e. all borrowers which have not been classified as SMA 2 or NPA by any of the Banks/FIs as on 29th February, 2020 are eligible under the Scheme. Days Past Due status as on 29.02.2020 to be checked by the</p>	<p>consultation with the borrower as per his requirement.</p> <p>ü Total Outstanding Amount would comprise of the onbalance sheet exposure such as outstanding amount across Working Capital Loan, Term Loan and WCTL loans. Off-balance sheet and non-fund based exposures will be excluded while</p>				<p>under the Scheme to be created within a period of three months from the date of disbursal.</p> <p>ü No additional collateral shall be obtained for additional funding under the scheme. However, additional funding under the scheme will be secured through Guarantee Coverage</p>	<p>ü NCGTC shall provide 100% Guarantee coverage on the outstanding amount for the credit facility provided under the Scheme as on the date of NPA. However, it is required to inform the date on which the</p>			
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		<p>sanctioning authority from Credit Bureau.</p> <ul style="list-style-type: none"> ü Business Enterprises / MSME borrowers must be GST registered in all cases where such registration is mandatory. However, this condition will not apply to Business Enterprises / MSMEs which are exempted from GST registration. ü For loans having co-applicant, only those existing loans where entity is the primary co-applicant are covered under the Scheme for additional emergency funding. 	<p>arriving at total outstanding amount.</p>				<p>from NCGTC.</p>	<p>account was classified as NPA within 90 days of the account being classified as NPA.</p> <ul style="list-style-type: none"> ü The NCGTC shall pay 75% of the guaranteed amount within 30 days of preferring of eligible claim by the Bank, subject to the 			
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								claim being otherwise found in order and complete in all respects. The balance 25% of the guaranteed amount will be paid on conclusion of recovery proceedings or till the decree gets time barred, whichever is			
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								earlier. [ü Post invocati on of the guarant ee claim, if any recoveri es are made in the account , Bank shall first adjust such recoveri es towards the legal costs incurre d by them for recover y of the amount			
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								and shall thereafter remit to NCGTC the balance recoveries			
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PNB STANDBY LINE OF CREDIT (PNB SLC)	To meet the temporary liquidity mismatch arising out of delayed realization of receivables, receipts of GST Inputs tax credits (including for Exports) and other Business requirements.	<p>a. Existing Units having Limits upto Rs. 5 crore are eligible under the scheme. (In case, if total exposure of unit including this facility (PNB SLC) is above than Rs. 5 crore, guidelines regarding external risk rating shall be applicable.</p> <p>b. All Units irrespective of Rating.</p> <p>c. Account to be standard. SMA-0, SMA-1 & SMA-2 are also eligible under the scheme</p>	25% of working capital (FBWC + NFBWC) of Existing units having limits upto Rs. 5 crore, with maximum amount of Rs. 1.25 crore. However the limit would be sanctioned in One Go and may be disbursed in multiple tranches, with overall repayment	<p>✓ 0.50 % above the sanctioned Cash Credit rate.</p> <p>✓ ROI for the primary account (originally sanctioned loan) shall not be changed on account of change in collateral coverage after extending PNB SLC.</p> <p>✓ Penal Interest as applicable to Cash Credit account will be</p>	Margin is Nil. However margin for the existing limits will continue as per the sanctioned terms.		Hypothecation of stocks and receivables (GST and other Credit). Extension of charge on the Primary Security / Collateral security.				

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			period of 12months.	charged, if not repaid within the stipulated period							