

## PNB GROWTH PLUS SCHEME

SN	PARAMETERS	PARTICULARS
1.	<b>Purpose/ Objective</b>	To provide credit facility to Traders (Retailers/ Wholesaler)
2.	<b>Eligibility</b>	<ul style="list-style-type: none"> <li>❖ Individuals/ Proprietorship / Partnership / Limited Liability Partnership (LLP) / Pvt. Ltd. Co. / Public Ltd. Co/Trust/ Societies &amp; Co-operative Societies (registered and incorporated under applicable law) having GST Registration No. (wherever applicable) &amp; valid Udyam Registration No. (URN) for MSME Borrower.</li> <li>❖ Firm having at least 6 months of existence.</li> </ul>
3.	<b>Type of facility</b>	Overdraft and Non fund based facility
4.	<b>Loan Amount</b>	Above ₹10.00 Lacs to ₹200.00 lakh.
5.	<b>Assessment of Loan</b>	<p>GST Return Filing Entity- 25% of the Sales reported in the GST returns for the last 12 months.</p> <p>Non-GST Return Filing Entity-25% of Credit Summation in the bank account for the last 12 months.</p>
6.	<b>Margin</b>	No margin for Overdraft facility.
7.	<b>Benchmark Ratio</b>	No specific benchmark ratio is stipulated as there is no requirement of submitting financial statement under the Scheme.
8.	<b>Collateral Security</b>	<p>100% Collateral in the shape of Immovable property (IP) and/ or Bank's approved liquid security.</p> <p style="text-align: center;"><b>OR</b></p> <p>CGTMSE /Hybrid CGTMSE</p>
9.	<b>Rate of Interest</b>	<p>Concessional rate linked with Internal Risk Rating.</p> <p>Concession in ROI to Youth/Women Entrepreneur.</p> <p>Concession in ROI/ Processing Fee to ZED Certified MSME Units.</p>
10.	<b>Processing Fee</b>	25% concession on applicable charges.
11.	<b>LC &amp; BG Commission</b>	25% concession on applicable charges.
12.	<b>Non Credit related service charges</b>	<p>i. RTGS, NEFT, IMPS charges waived.</p> <p>ii. Concession in Cash handling charges.</p>