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Jun 28, 2025	PNB strengthens MSME ecosystem with comprehensive digital and traditional lending solutions	Free Press Journal	2Editions	14	Bureau

PNB Strengthens MSME Ecosystem with Comprehensive Digital and Traditional Lending Solutions



Punjab National Bank (PNB), India's leading public sector bank, reinforces its position as the premier financial partner for India's Micro, Small and Medium Enterprises (MSME) sector. Recognising MSMEs as the backbone of India's economy, PNB has strategically developed a comprehensive MSME banking ecosystem that combines cutting-edge digital solutions with traditional relationship banking,

ensuring accessible credit for every entrepreneurial dream.

MSMEs can benefit from a variety of exclusive offerings:-

PNB Innovate Scheme: Financing Start-ups in MSME, Agriculture and Allied Services with credit facility up to Rs 50 cr.

PNB Growth Plus: Customised financial solutions for MSMEs with no requirement of stock statement and any other financial paper, NIL RTGS/NEFT charges, and credit facility up to Rs 2.00 cr.

PNB GST Express: Assessment based on GST return for all category of borrowers (manufacturing, trading, services) with credit facility up to Rs 10.00 cr and no financial paper required.

MSME Prime Plus: Comprehensive financing for all MSME units with credit facility up to Rs 100 cr and concession in ROI & service charges.

Digi MSME Loans: Paperless lending up to Rs 25 lakh for existing as well as new customers through digital processing.

e-GST Express: Digital MSME loan up to Rs 5 Cr based on GST returns with CGTMSE guarantee available and concession in ROI and processing fee.

Government Partnership Schemes:

e-PM Vishwakarma: Credit support to artisans or craftsman's secured by CGTMSE with NIL margin requirement.

PNB e-Mudra Scheme: Credit facility up to Rs 20 lakh under Tarun Plus secured by CGTMSE with tiered financing options.

Date	Headline	Publication	Edition	Page	Source
Jun 28, 2025	PNB empowers MSMEs with innovative digital and traditional lending solutions	Political & Business Daily	Bhubaneshwar	5	Bureau

PNB empowers MSMEs with innovative digital and traditional lending solutions

PBD BUREAU

NEW DELHI, JUN 27

PUNJAB National Bank (PNB), one of India's foremost public sector banks, has strengthened its commitment to the Micro, Small, and Medium Enterprises (MSME) sector by launching a comprehensive range of digital and traditional lending solutions designed to meet the diverse needs of entrepreneurs across the country.

Recognizing MSMEs as the backbone of India's economy, PNB has created a robust MSME banking ecosystem that blends advanced digital technology with personalized relationship banking, ensuring seamless access to credit for startups, growing businesses, and established enterprises alike.

PNB's exclusive financial products include the PNB Innovate Scheme, which offers credit facilities up to Rs 50 crore for startups in



MSME, agriculture, and allied services. The PNB Growth Plus scheme provides customized finance up to Rs 2 crore without requiring stock statements or other financial documents, alongside zero RTGS/NEFT charges. For GST-registered businesses, the PNB GST Express and e-GST Express schemes offer loans up to Rs 10 crore and Rs 5 crore respectively, based solely on GST returns, eliminating cumbersome paperwork.

In addition, MSME Prime Plus delivers comprehensive financing up to Rs 100 crore with concessions on interest rates and service

charges, while Digi MSME Loans facilitate paperless lending up to Rs 25 lakh through digital channels. Government partnership schemes such as e-PM Vishwakarma and PNB e-Mudra further support artisans and young entrepreneurs with credit facilities secured by CGTMSE and minimal margin requirements.

Ashok Chandra, MD & CEO of PNB, highlighted the significance of MSMEs, saying, "On this International MSME Day, we acknowledge the critical role these enterprises play in innovation, job creation, and community development. As their trusted banking partner, PNB is dedicated to fuelling their growth with tailored, accessible financial solutions."

Entrepreneurs can access these offerings by visiting PNB branches, using the PNB ONE App, or contacting the bank's dedicated helplines, reinforcing PNB's pledge to empower MSMEs across India's economic landscape.

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Jun 28, 2025	PNB Strengthens MSME Ecosystem with Comprehensive Digital and Traditional Lending Solutions	Business Remedies English	Jaipur	4	Bureau

PNB Strengthens MSME Ecosystem with Comprehensive Digital and Traditional Lending Solutions

BR Team
New Delhi

Punjab National Bank (PNB), India's leading public sector bank, reinforces its position as the premier financial partner for India's Micro, Small and Medium Enterprises (MSME) sector.

Recognising MSMEs as the backbone of India's economy, PNB has strategically developed a comprehensive MSME banking ecosystem that combines cutting-edge digital solutions with traditional relationship banking, ensuring accessible credit for every entrepreneurial dream.

MSMEs can benefit from a variety of exclusive offerings: -

- » **PNB Innovate Scheme:** Financing Start-ups in MSME, Agriculture and Allied Services with credit facility up to Rs. 50 cr.



» **PNB Growth Plus:** Customised financial solutions for MSMEs with no

requirement of stock statement and any other financial paper, NIL RTGS/NEFT charges, and credit facility up to Rs. 2.00 cr.

- » **PNB GST Express:** Assessment based on GST return for all category of borrowers (manufacturing, trading, services) with credit facility up to Rs. 10.00 cr and no financial paper required.
- » **MSME Prime Plus:** Comprehensive financing for all MSME units with credit facility up to Rs. 100 cr and concession in ROI and service charges.
- » **Digi MSME Loans:** Paperless lending up to Rs. 25 lakh for existing as well as new customers through digital processing.
- » **e-GST Express:** Digital MSME loan up to Rs. 5 Cr based on GST returns with CGTMSE guarantee available and concession in ROI and processing fee.

Government Partnership Schemes:

- » **e-PM Vishwakarma:** Credit support to artisans or craftspersons secured by CGTMSE with NIL margin requirement.
- » **PNB e-Mudra Scheme:** Credit facility up to Rs. 20 lakh under Tarun Plus secured by CGTMSE with tiered financing options.

Speaking on the occasion, Shri Ashok Chandra, MD & CEO, PNB said: "On this International MSME Day, June 27, 2025, I want to take a moment to recognize the vital role Micro, Small, and Medium Enterprises play in driving our economy. MSMEs are the backbone of innovation, job creation, and community growth, and as their trusted banking partner, we have the privilege and responsibility to fuel their success."

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Jun 28, 2025	PNB strengthens MSME ecosystem with comprehensive digital and traditional lending solutions	The Mridul Express	Lucknow	2	Bureau

Referring to the recent BJP leaders like Shashi the country's firm stand part of it."

PNB Strengthens MSME Ecosystem with Comprehensive Digital and Traditional Lending Solutions

27 June 2025: Punjab National Bank (PNB), India's leading public sector bank, reinforces its position as the premier financial partner for India's Micro, Small and Medium Enterprises (MSME) sector. Recognising MSMEs as the backbone of India's economy, PNB has strategically developed a comprehensive MSME banking ecosystem that combines cutting-edge digital solutions with traditional relationship banking, ensuring accessible credit for every entrepreneurial dream. MSMEs can benefit from a variety of exclusive offerings: - PNB Innovate Scheme: Financing Start-ups in MSME, Agriculture and Allied Services with credit facility up to ₹50 cr. PNB Growth Plus:

Customised financial solutions for MSMEs with no requirement of stock statement and any other financial paper, NIL RTGS/NEFT charges, and credit facility up to ₹2.00 cr. PNB GST Express: Assessment based on GST return for all category of borrowers (manufacturing, trading, services) with credit facility up to ₹10.00 cr and no financial paper required. MSME Prime Plus: Comprehensive financing for all MSME units with credit facility up to ₹100 cr and concession in ROI & service charges. Digi MSME Loans: Paperless lending up to ₹25 lakh for existing as well as new customers through digital processing. e-GST Express: Digital MSME loan up to ₹ 5 Cr

based on GST returns with CGTMSE guarantee available and concession in ROI and processing fee.  Government Partnership Schemes: e-PM Vishwakarma: Credit support to artisans or craftsperson's secured by CGTMSE with NIL margin requirement. PNB e-Mudra Scheme:

Credit facility up to ₹20 lakh under Tarun Plus secured by CGTMSE with tiered financing options. Speaking on the occasion, Shri Ashok Chandra, MD & CEO, PNB said: "On this International MSME Day, June 27, 2025, I want to take a moment to recognize the vital role Micro, Small, and Medium Enterprises play in driving our economy. MSMEs are the backbone of innovation, job creation, and community growth, and as their trusted banking partner, we have the privilege and responsibility to fuel their success." Customers can also explore these exclusive offerings by visiting their nearest PNB branch, accessing the PNB ONE App, or contacting the bank's dedicated helplines.