

PNB GST EXPRESS SCHEME

SN	PARAMETERS	PARTICULARS
1.	Purpose/ Objective	Working Capital facilities on the basis of GST Return
2.	Eligibility	a) Business entities which are Individuals, Firms, Companies, Limited Liability Partnership, Co-Operative Societies, dealing in those business activities, which are not prohibited by law. b) GST registered units which have filed GST returns at least for the last six months.
3.	Type of facility	Cash Credit and Non fund based facility
4.	Loan Amount	Above ₹20.00 Lakh to ₹1000.00 lakh.
5.	Assessment of Loan	25% of the Sales reported in the GST returns for the last 12 months
6.	Collateral Security	75% Collateral in the shape of Immovable property (IP) and/ or Bank's approved liquid security. <p style="text-align: center;">OR</p> 50% Collateral with Hybrid CGTMSE
7.	Rate of Interest	Concessional rate linked with Internal Risk Rating. Concession in ROI to Youth/Women Entrepreneur. Concession in ROI/ Processing Fee to ZED Certified MSME Units.
8.	Processing Fee	25% concession on applicable charges.