PNB GeM SAHAY SCHEME

- **Purpose**: To provide hassle-free, collateral-free short-term financing to eligible GeM sellers against confirmed Government e-Marketplace (GeM) Purchase Orders
- **Eligibility**:
  - Registered as a Sole Proprietorship on the GeM Portal.
  - Possess a valid Udyam Registration Number.
  - Have Escrow-linked GeM Purchase Orders.
  - Business vintage of at least 6 months.
  - GeM registration vintage of at least 6 months.
  - Existing PNB customer for a minimum of 6 months.
  - Must not be availing active MSME fund-based revolving facilities (CC/OD) from any Bank/FI.**Facility Type**: Overdraft (General) and Term Loan
- **Loan Amount**: ₹25,001 to ₹5 lakh per PO (maximum ₹20 lakh per borrower)
- **Loan Assessment**:
  - 80% of the Purchase order value will be financed.
- **Benchmark Ratio**: Not applicable; financial statements not required
- **Tenure**:
  - The maximum tenor shall be restricted to the tenor of the Purchase Order (Delivery date), not exceeding 90 days.
  - An additional 45 days shall be granted for repayment of the loan.
- **Security**:
  - **Primary -** Assignment of GeM purchase order against which bank has financed.
  - **Secondary -** NIL
- **Interest Rate**: Concessional rate linked to RLLR
- **Unified Fee**: Unified fee including processing, document fee @ 0.35% of the loan amount plus applicable GST is to be recovered.