

## PNB TRADE GROWTH 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 ₹100.00 lakh.
5.	<b>Assessment of Loan</b>	<p><b>Overdraft Limit:</b></p> <p>MPBF shall be assessed on the basis of 25% of the sales reported in the GST returns in the last one year (last 12 months). In case the borrower is not filing the GST return, the MPBF shall be assessed on the basis of 25% of credit summation in the bank account for the last 12 months.</p> <p>Wherever credit summation/ GST return of less than 12 months is available, then the same will be annualized, provided that minimum 6 months' credit summation/ GST return is available.</p> <p>While analyzing the turnover from the account statement the entries of FD closure, term loan disbursement and proceeds from the proprietor/ promoters account would be excluded.</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>i. Collateral in the shape of Immovable property (IP) and/ or Bank's approved liquid security covering at least 100% of the exposure.</p> <p style="text-align: center;"><b>OR</b></p> <p>ii. Facility may also be covered under Credit Guarantee Schemes like CGTMSE as per Bank's Policy guidelines.</p> <p style="text-align: center;"><b>OR</b></p> <p>Facility can also be covered under "Hybrid Security" model of CGTMSE.</p>
9.	<b>Rate of Interest</b>	Concessional rate linked with Internal Risk Rating.

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10.	<b>Processing Fee</b>	50% concession on applicable charges.
11.	<b>LC &amp; BG Commission</b>	25% concession on applicable charges.
12.	<b>Non Credit related service charges</b>	i. RTGS, NEFT, IMPS charges waived. ii. Concession in Cash handling charges. iii. All other charges will be recovered as per Bank guidelines.