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PNB Strengthens MSME Ecosystem with Comprehensive Digital and Traditional Lending Solutions

New Delhi, 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.
