

## PNB e-MUDRA (SHISHU) SCHEME

SN	PARAMETERS	PARTICULARS
1.	<b>Nature of facility, Purpose &amp;</b>	Working Capital Term Loan (WCTL) / Term Loan facility to Non-Farm Enterprises engaged in Manufacturing, Trading and Services activities.
2.	<b>Quantum of Exposure</b>	Upto ₹50,000/-
3.	<b>Eligibility</b>	<ul style="list-style-type: none"> <li>❖ Individual Customer having an active SB/CA with us since past 6 months.</li> <li>❖ Applicant should be 18 to 60 years of age.</li> <li>❖ Udyam Registration number is mandatory and shall be verified during online customer journey.</li> </ul>
4.	<b>Balance Sheet</b>	Not applicable
5.	<b>Assessment of Loan Amount</b>	<p>Loan limit will be lowest of the following:</p> <ul style="list-style-type: none"> <li>❖ Rs. 50000/-</li> <li>❖ Loan Amount Requested</li> <li>❖ Cost of Goods/Articles to be purchased.</li> <li>❖ Ten Times of the credit summation in the account in the last 6 months. (Shall be Auto-Calculated by the platform)</li> </ul>
6.	<b>Repayment Period</b>	Upto 7 years including maximum moratorium period of 3 months.
7.	<b>Rate of Interest</b>	RLLR+BSP+0.15%
8.	<b>Margin</b>	Nil
9.	<b>Security</b>	<p>Primary- Hypothecation of assets created out of Bank's Finance.</p> <p>Collateral- Guarantee Coverage under CGFMU shall be obtained.</p>
10.	<b>Onboarding of customer</b>	<ul style="list-style-type: none"> <li>❖ Applicant will visit Corporate website of the Bank or Internet Banking or Mobile Banking for applying for e-MUDRA loan.</li> <li>❖ Applicant will click on PNB Insta Loans link and will read the instructions /pre requisites terms &amp; conditions including acceptance of generating CIR, verification of other relevant data from various sources, recovery of charges thereof from the operative account.</li> <li>❖ Applicant will click on 'Accepted' to proceed further.</li> <li>❖ Applicant will enter Customer ID with the Bank and registered Mobile number.</li> <li>❖ Applicant will enter Aadhaar number and Udyam Registration Number and both will be verified through OTP.</li> </ul>
11.	<b>Other features</b>	<ul style="list-style-type: none"> <li>• Apply from anywhere any time</li> <li>• Instant sanction</li> <li>• Hassle free online processing</li> </ul>