

## GST Sahay

SN.	PARAMETERS	Guidelines for GST Sahay
1	Nature of facility, Purpose	Demand loan, to provide hassle free short term credit against GST invoices for Buyer (B2B) / Seller
2	Quantum of Exposure	Min- ₹10,000 Maximum- ₹2.00 lakh per invoice subject to capping of maximum limit of Rs 10.00 lac per Borrower.
3	Eligibility	All the GST registered MSME Business entities (Proprietorship) which are having account with us.  Applicant already availing Working capital facility are not eligible under the scheme.
4	Assessment of Loan Amount.	85% of the invoice amount (Except where vintage of credit history is less than 6 months it will be 70% of the invoice amount). (Invoice should not be older than 45 Days).
5	Repayment Period	90 days
6	Rate of Interest	Linked to Repo Linked Rate(RLLR)
7	Margin	15% of invoice amount (Except where vintage of credit history is less than 6 months it will be 30% of the invoice amount).
8	Security	<b>Primary Security</b> - Assignment of invoice against which bank has financed <b>Collateral Security</b> - Nil
9	Processing Fee	Unified fee @ of 0.20% of the loan amount i.e. ₹ 200 per lac.
10	Documentation and other charges	Out of the pocket expenses like Portal fee, CIC charges, Stamp Duty will be borne by the Borrower on actual basis
11	Other features	a) Digital Document Execution available b) Submission of financial statement is not required. c) Submission of Stock statement is not required d) Loan applications can be applied online on through PNBONE app.