

PNB Bhandaran: Scheme for Financing against Physical Warehouse Receipts

Parameters	Financing to Farmers	Financing to Food and Agro- Manufacturing Units	Financing to Food and AgroTrading Units
Purpose	To meet short term credit requirement to adjust/repay the outstanding KCC limit availed by farmers from the branch and to procure better price by storing farm produce and selling it at favorable price within a specified period.	To reduce procurement cost and secure high quality raw materials for further processing	To procure better price by storing farm produce and selling it at favorable price within a specified period.
Eligibility	Farmers who are availing KCC/ short term crop loan from our Bank and who are original depositors covering only non-perishable agricultural commodities.	Existing Borrowers having satisfactory credit history with our Bank (Food and Agro Processors), who are original depositors covering only nonperishable agricultural commodities. Udhyam registration is not mandatory.	Existing MSME Borrowers having satisfactory credit history with our Bank (Traders, Arthiyas, Exporters/ Importers), who are original depositors covering only nonperishable agricultural commodities. Udhyam registration is mandatory
Quantum of Loan	Minimum: ₹0.50 lakh Maximum: ₹50 lakh	i. Sole Proprietorship Concerns: a. Minimum: ₹2 lakh b. Maximum: ₹25 Crore ii. All other categories of borrowers i.e., Partnership, Pvt. Ltd. Co., Public Ltd Co., etc.: a. Minimum: ₹2 lakh b. Maximum: Need Based.	
Tenure of Loan	Demand Loan: The period of advance against individual physical WHR shall not exceed 12 months.	Demand Loan: The period of advance against individual physical WHR shall not exceed 12 months. Cash Credit: 12 Months subject to annual renewal. The period of advance against individual physical WHR shall not exceed twelve months.	