

| SN | PARAMETERS | PARTICULARS |
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| 1. | Purpose/ Objective | Financing against electronic Negotiable Warehouse Receipts issued by Repositories (approved by WDRA) for stocks / goods stored in WDRA accredited warehouses, to source MSME / Agriculture business. |
| 2. | Eligibility | Existing and fresh MSME customers having satisfactory credit history (Traders, Arthiyas, Exporters/ Importers), who are original depositors covering only non-perishable agricultural commodities. Udyam Registration is mandatory |
| 3. | Type of facility | Demand Loan Cash Credit |
| 4. | Loan Amount | Individual (Other than Farmer) and Sole Proprietorship Concerns: - Minimum: ₹2 lakh - Maximum: ₹25 Crore ii. All other categories of borrowers, i.e., Partnership, Pvt. Ltd. Co., Public Ltd Co., etc.: Minimum: ₹2 lakh Maximum: Need Based. |
| 5. | Margin | Minimum 25% |
| 6. | Tenure of Loan | Maximum 12 months |
| 7. | Security | Primary Security: Pledge of e-NWR duly endorsed in favour of bank issued by Repository for stocks / goods kept in WDRA accredited godowns by Farmers /Traders / Processors etc. Collateral Security: NIL |
| 8. | Rate of Interest | As per Credit Risk Rating |
| 9. | Processing Charges | Concessional charges |