

SN	PARAMETERS	PARTICULARS
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. Udhyaam 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