

PNB ARHATIA SCHEME	
PARAMETERS	DESCRIPTION
Purpose/ Objective	✓ To provide Working Capital to the Commission Agents/ Arhatia, irrespective of their location enabling them to make advance payment to farmers for supply of inputs as also for buying the output from them. ✓ Supply of inputs (such as fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs) to farmers and buying the output from them. ✓ Carrying post harvest activities such as sorting, grading etc.
Eligibility	I. Commission Agents/ Arhatia having valid license from the market yard/Board. II. All Commission Agents/ Arhatia irrespective of location shall be covered under the scheme.
Area of Operation	All Branches across the country
Type of facility	Overdraft limit for working capital purpose.
Max. loan Amount	Maximum up to Rs. 5.00 Crore
Any Min Amount to be restricted	No restriction
Margin	NA
Tenure of Loan	12 months subject to annual renewal.
Primary Security	The facility shall be secured by way of mortgage of residential / commercial property (Other than Agricultural Land) having realizable value worth at least 100% of advance sought belonging to either the applicant or the guarantor. OR Pledge of NSC/ KVP/ FDR (Accrued Value), LIP (S.V.) at least 100% of advance.
Collateral Security	Personal guarantee of owner the property as per Bank's Policy guidelines
Rate of Interest	As per Bank's Policy guidelines