

**Scheme for financing against electronic Negotiable Warehouse Receipts  
(PNB E-GODAM)**

<b>Objective</b>	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.
<b>Eligibility</b>	Farmers, Traders, Processors, Arthiyas, Exporters/ Importers who Are Original Depositors Covering only Non-Perishable Agricultural Commodities.
<b>Nature of Credit Facility</b>	Demand Loan / Cash Credit.
<b>Extent of Finance</b>	For Individual: Rs. 50,000/- to 50 Lakh. For Sole Proprietorship concern: Rs. 50,000/- to 25 Crore. For others: Need based.
<b>Eligible Warehouses/ Commodities</b>	Financing shall be extended only against pledge of e-NWR issued by repositories for stock / goods kept in WDRA accredited godowns. Details of WDRA accredited godowns is available at <a href="https://wdra.gov.in/web/wdra/registered-warehouses">https://wdra.gov.in/web/wdra/registered-warehouses</a>  The commodities to be accepted for financing under the scheme will be as per list displayed on website of WDRA, which is to be checked periodically. Details are available at : <a href="https://wdra.gov.in/web/wdra/list-of-notified-commodities">https://wdra.gov.in/web/wdra/list-of-notified-commodities</a>
<b>Rate of Interest for Advances to MSME</b>	As per Credit Risk Rating.
<b>Processing Fee &amp; Documentation Charges</b>	Concessional charges have to be borne by borrowers depending upon quantum of loan.
<b>Margin</b>	Minimum 25%.
<b>Repayment</b>	Maximum 12 Months
<b>Security (Borrowers)</b>	<b>Primary</b> : Pledge of e-NWR duly endorsed in favor of bank issued by Repository for stocks / goods kept in WDRA accredited godowns by Farmers /Traders / Processors etc.  <b>Collateral</b> : Waived.

**\*Disclaimer: Cases are considered as per various terms and conditions of Bank.**

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