

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

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.
Eligibility	Farmers, Traders, Processors, Arthiyas, Exporters/ Importers who Are Original Depositors Covering only Non-Perishable Agricultural Commodities.
Nature of Credit Facility	Demand Loan / Cash Credit.
Extent of Finance	For Individual: Rs. 50,000/- to 50 Lakh. For Sole Proprietorship concern: Rs. 50,000/- to 25 Crore. For others: Need based.
Eligible Warehouses/ Commodities	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 https://wdra.gov.in/web/wdra/registered-warehouses 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 : https://wdra.gov.in/web/wdra/list-of-notified-commodities
Rate of Interest for Advances to MSME	As per Credit Risk Rating.
Processing Fee & Documentation Charges	Concessional charges have to be borne by borrowers depending upon quantum of loan.
Margin	Minimum 25%.
Repayment	Maximum 12 Months
Security (Borrowers)	Primary : 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. Collateral : Waived.

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