



भंडागारण विकास एवं विनियामक प्राधिकरण  
Warehousing Development and Regulatory Authority  
भंडारण दर्पण - त्रैमासिक समाचार पत्रिका  
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Issue 7

WDRA Bulletin for January 2024 –March 2024

## FOREWORD BY CHAIRPERSON

March brings the financial year 2023-24 to a close, and it is also the time to look back at the work we have done. At WDRA we are proud to say that the last financial year saw not only the highest ever warehouse registration by WDRA (2184) and the highest ever pledge finance (Rs. 3,962 Crores) but it also witnessed the launch of the e-Kisan Upaj Nidhi(e-KUN) portal which seeks to connect farmers holding e-NWR with banks electronically for getting pledge finance against their deposited stocks. The e-KUN was the result of collaborative efforts of WDRA, NABARD, DFPD and DFS and has the potential of significantly improving pledge finance against warehouse receipts in India. The e-KUN portal was inaugurated on 4th March, 2024 by Shri Piyush Goyal, Hon'ble Minister for Commerce & Industry, Consumer Affairs, Food & Public Distribution and Textiles at Vanijya Bhawan, New Delhi. Details of all these achievements are given in this bulletin.

It would also be evident from this volume that WDRA's outreach with banks, warehousemen, farmers and depositors continued unabated. An MoU was signed with the Punjab and Sind Bank with the objective of increasing pledge finance against e-NWR.

The WDRA bulletin has also come some way from being just a record of the quarterly events in WDRA. This issue also contains several detailed articles on the e-KUN, warehouse stock numbering and sampling etc. These may be of professional interest to those in the warehousing sector.

WDRA looks forward to the new financial year to consolidate all the work done by it so far and scale greater heights.

(T K Manoj Kumar),  
Chairperson, WDRA

As we completed the final quarter of 2023-24, it's a moment to reflect on WDRA's journey so far and look ahead with anticipation for what's to come. The last few months have been filled with significant milestones, achievements and events that have shaped our collective experience. Let's take a moment to highlight some of the major happenings within the Authority during this period.

## CHAPTER I:

### Reaching Out to Our Stakeholders

WDRA hosted a series of seminars, conferences and field days to connect with stakeholders. WDRA also participated in International Trade Fairs to promote its services. Furthermore, WDRA conducted training programs to educate farmers, warehouse personnel and assaying professionals. WDRA launched the 'ई-किसान उपज निधि (e-Kisan Upaj Nidhi)' that aims to provide a robust digital platform to help farmers manage and monetize their produce more effectively. MoU was signed with Punjab and Sind Bank, awareness program for farmers conducted with RICM and inauguration of exhibition cum conference of Warehousing Logistics Show-2024 was attended. These activities are detailed below:

#### A. National Conferences and Programmes:

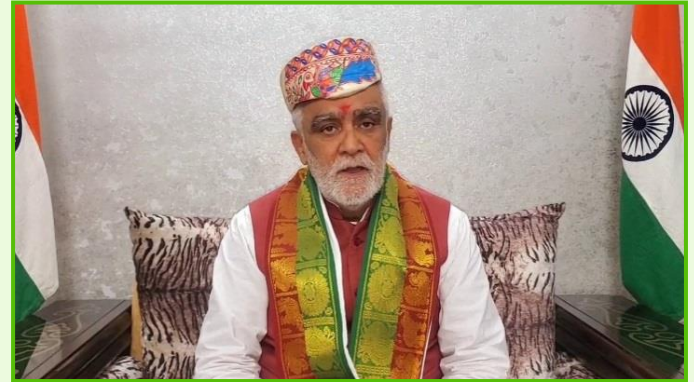
##### (i) WDRA launched 'ई-किसान उपज निधि (e-Kisan Upaj Nidhi)'

WDRA launched a digital gateway named 'ई-किसान उपज निधि (e-Kisan Upaj Nidhi)' on 04th March 2024 at Vanijya Bhawan, New Delhi in an inauguration function graced by Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Consumer Affairs, Food & Public Distribution and Textiles. The digital gateway aims at facilitating farmers' access to pledge finance for their harvested produce. This digital gateway allows farmers to store agricultural produce in the safe and secure warehouses registered with the Warehousing Development and Regulatory Authority and enables them to obtain post-harvest



loans from banks.

Shri Ashwini Kumar Choubey, Hon'ble Minister of State CA, F&PD and Environment, Forest and Climate Change through a video message urged farmers to store their produce in WDRA registered warehouses and avail the advantages of 'ई-किसान



उपज निधि' to obtain post-harvest loans.

At the launch of the Digital Gateway - 'ई-किसान उपज निधि (e-Kisan Upaj Nidhi)', Shri Piyush Goyal, Hon'ble Minister handed over certificates of pledge loan in-principle approvals generated digitally on 'ई-किसान उपज निधि' to farmers from different parts of



the country.

The programme was attended by farmers and representatives from government organizations, banking sector, inspection agencies, training partners,





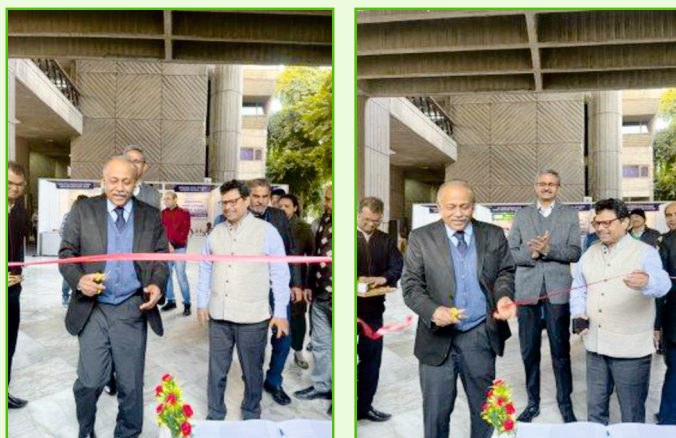
**(ii) 41st session of United Nations Commission on International Trade Law (UNCITRAL)**

Shri Mukesh Kumar Jain, Member, Warehousing Development and Regulatory Authority (WDR A) represented India in the 41st session of United Nations Commission on International Trade Law (UNCITRAL) held at New York (USA) from 5th – 9th February 2024. The session of UNCITRAL Working Group-I was organized to formulate the model law on Warehouse Receipts.



**(iii) FPO Mela, 2024**

WDR A participated in the FPO Mela organised by NCDC & SFAC on the theme ‘Vocal for Local’ in NCDC Campus, Hauz Khas, New Delhi from 8th to 10th February 2024 to showcase its activities. Chairman, WDR A inaugurated WDR A’s pavilion in the FPO Mela in the presence of other officers of WDR A.



**Shri T K Manoj Kumar, Chairperson, WDR A inaugurated WDR A’s Pavilion in the FPO Mela in the presence of Shri Arun Kumar Shrivastava, Member, Shri Dheeraj Sahu, Joint Secretary, Shri H K Dabas, Director (Technical), Shri Jeetesh Sharma, Director (A&F) and other officers of WDR A.**

**B. Awareness and Publicity:**

**(i) One day Farmers’ Awareness Programme for farmers at Raichur (Karnataka):-**

WDR A in collaboration with Regional Institute of Co-operative Management (RICM), Bangalore conducted a one day Farmers’ Awareness Programme for farmers at Manvi Pattana Souharda Sahakari Bank Niyamita, Raichur (Karnataka) on 5th March 2024. 55 participants attended and benefitted from the programme.



**(ii) One day Farmers’ Awareness Programme for farmers at Bhopal (M.P):-**

WDR A in collaboration with Institute of Co-operative Management (ICM), Bhopal conducted one day Farmers’ Awareness Programme for farmers at District Sehore, Madhya Pradesh on 5th February 2024 which saw 50 participants.



**(iii) Three days Warehousemen Training Programme at Madurai**

WDR A in collaboration with Institute of Co-operative Management (ICM), Madurai conducted three days Warehousemen Training Programme from 6th-8th March 2024 for in-charge Managers /supervisors/representative of warehouseman and secretaries of the PACCS owning warehouses registered with WDR A. The programme was attended by 22 participants.





**(iv) Three days Assaying Training Programme at Jaipur**

WDRA in collaboration with CCS NIAM, Jaipur conducted a three-day Assaying Training Programme from 20th-22nd March 2024. 30 technical personnel participants attended and benefited from this programme.



**(v) Three days Assaying Training Programme at Madurai**

WDRA in collaboration with ICM, Madurai conducted a three days Assaying Training Programme for the technical staff of the warehouses registered with WDRA in Tamil Nadu from 20th-22nd March, 2024. 20 participants attended and benefited from the programme.



WDRA, during January -March 2024, has conducted in all:

- 14 Farmers Awareness Programmes (FAPs) in which 708 participants attended and benefitted,
- 4 Assaying Training Programmes (ATPs) conducted in total. 110 participants attended the programme and
- 3 Warehousemen Training Programs(WTPs) conducted in total in which 68 participants attended and benefitted

**(vi) Inauguration of exhibition cum conference of Warehousing Logistics Show-2024**

Shri T K Manoj Kumar, Chairperson, WDRA delivered a Special Address during the inauguration of exhibition cum conference of Warehousing Logistics Show-2024 organised by PHD Chamber of Commerce and Industry on 22nd February, 2024 at PHD House, New Delhi.



**C. Signing of MoUs**

**(i) Signing of MoUs between WDRA and Punjab and Sind Bank (PSB):**

A Memorandum of Understanding (MoU) was signed between the Warehousing Development and Regulatory Authority (WDRA) and Punjab and Sind Bank (PSB) on 5th February, 2024 at PSB Head Office, Kidwai Nagar, New Delhi to promote pledge finance against e-NWRs (electronic Negotiable Warehouse Receipts) in the country which will facilitate farmers and traders in getting loans with no additional collateral at attractive rates of interest. The MoU is aimed to provide information to depositors of the benefits of WDRA ecosystem, besides doing further outreach activities to improve agricultural pledge finance in India.

PSB is offering loans against e-NWRs with no collateral and attractive rate of interest. Under agriculture sector, upto Rs. 75 lakh and for other category borrowers, upto Rs. 5 crores loans are extended.



During the event, a presentation was made by WDR A on the importance of post-harvest pledge financing using electronic Negotiable Warehouse Receipts (e-NWRs) for improving rural credit. The bank representatives also highlighted the challenges faced by the lending institutions in this sector. WDR A assured their full regulatory support in improving the fiduciary trust among stakeholders.



Shri T.K. Manoj Kumar, Chairperson, WDR A, Sh. Naveen Barolia, Dy. Director (M & C) and Sh. Sai Pradeep G, Asst. Director (SA & O) and other senior officers of Punjab & Sind Bank at the MoU signing on 5 February 2024 at PSB head Office.

### CHAPTER II: Significant Achievements

#### 1. WDR A records highest e-NWR based loaning of Rs. 3,962 crores:

In a significant milestone, WDR A scaled new heights in lending against e-NWRs during the financial year 2023-24 with total value of pledge finance against e-NWR reaching an impressive Rs. 3,962 crores. This demonstrated the growing trust and confidence of the financial institutions in the e-NWR system regulated by WDR A.

#### 2. Registration of Warehouses:

In a significant achievement, the Warehousing Development and Regulatory Authority (WDR A) registered a record-breaking 2184 warehouses during the financial year 2023-24. This milestone reflects the growing recognition and acceptance of WDR A's regulations and the increasing importance of warehousing in the agricultural supply chain. The registered warehouses will play a crucial role in providing a safe and secure storage facility for agricultural produce, ensuring efficient price discovery and enabling farmers to get a fair price for their produce.

### CHAPTER III: Significant Updates in Regulation

Here are some important updates regarding the Warehousing (Development and Regulation) Act, 2007, particularly focusing on the new requirements and processes introduced recently:

#### 1. Mandatory Undertaking for Warehouse Registration Application:

An undertaking must accompany the warehouse registration application, submitted by either the applicant or their authorized representative to ensure that the applicant adheres to the regulatory standards and requirements set by the WDR A. It reinforces accountability and compliance from the outset of the registration process. By mandating undertakings, emphasizing the use of e-NWRs, enforcing stringent accreditation standards, conducting regular inspections and promoting digital integration, WDR A aims to create a more reliable, transparent, and efficient warehousing system that benefits farmers and other stakeholders.

#### 2. Submission of quarterly return by the warehouseman registered with WDR A:

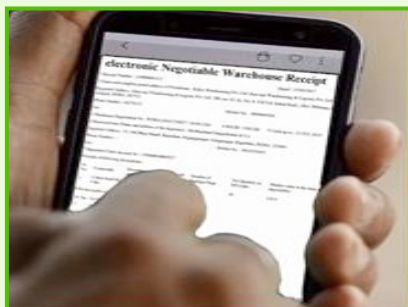
Under Rule 36 of the Warehousing (Development and Regulation) Registration of Warehouses Rules 2017, warehouse operators are obligated to submit a "Quarterly Return" via WDR A's Portal to confirm compliance with registration regulations. This submission must be made within 30 days after the end of each reporting quarter. WDR A's portal has been updated for easier submission. Compliance officers or authorized representatives of registered warehouses are mandated to use this portal. Adherence to this directive is mandatory, and failure to comply may result in actions under the Warehousing Development and Regulation Act, Rules, and Regulations.

**CHAPTER IV:  
Do you Know?**

**1. Ensuring quality/grade details are precise on e-NWRs**

**Sh. Neerupal Yadav, Dy. Director (SAO)**

WDR A expects the registered warehouses to give proper attention to details filled in e-NWRs while issuing them. This helps ensure transparency and reliability in the transaction process, instilling confidence in all stakeholders. By carefully documenting these details, potential disputes can be minimized, thereby facilitating smoother and efficient trade operations within the warehousing ecosystem.



**WHILE ISSUING ELECTRONIC  
NEGOTIABLE WAREHOUSE RECEIPT  
AGAINST THE DEPOSITED GOODS,  
WAREHOUSEMAN SHOULD CAREFULLY  
ENTER THE ACCURATE QUALITY/ GRADE  
OF THE DEPOSITED GOODS.**



**2. Unique Stack Numbering: Key to Accurate Warehouse Transaction Recording and Reporting**

**Sh. Allen Samuel, Assistant Director (SR&R)**

WDR A suggests warehouseman to properly account for each stack of goods in the warehouse after receiving stock. One of the key practices to ensure accurate tracking and recording of warehouse transactions is to assign a unique number to each stack of goods. This stack number serves as the basis for reporting and recording all transactions related to that specific stack, such as receipt, storage, and dispatch of goods. By following this practice, the warehouseman can maintain an orderly and well-organized warehouse, reduce the risk of errors and discrepancies, and provide transparent and reliable information to all stakeholders, including warehouse users, depositors, and regulatory authorities.

**3. Warehouse Sampling: Tips for Representative Samples**

**Sh. Neerupal Yadav, Dy. Director (SAO)**

WDR A suggests that while taking a sample from stock in a warehouse, it is important to follow a systematic approach to ensure the sample is representative of the entire population. One method is to select bags at random from the peripheral bags in a zig-zag manner, taking care to select bags from different sides. This can help ensure that the sample is representative of the entire stack of bags, rather than just a particular section. To extract a sample from the bag, a parkhi, bag trier, or slotted tube sampler can be used. These tools allow the warehouseman to extract a small amount of material from the bag without opening it or damaging it. By following these steps, the warehouseman can ensure that the sample is taken in a fair and unbiased manner,



## CHAPTER V: Special Article on e-Kisan Upaj Nidhi

**Sh. Naveen Barolia, Dy. Director (M&C) and Sh. Sai Pradeep G, Assistant Director (SAO)**

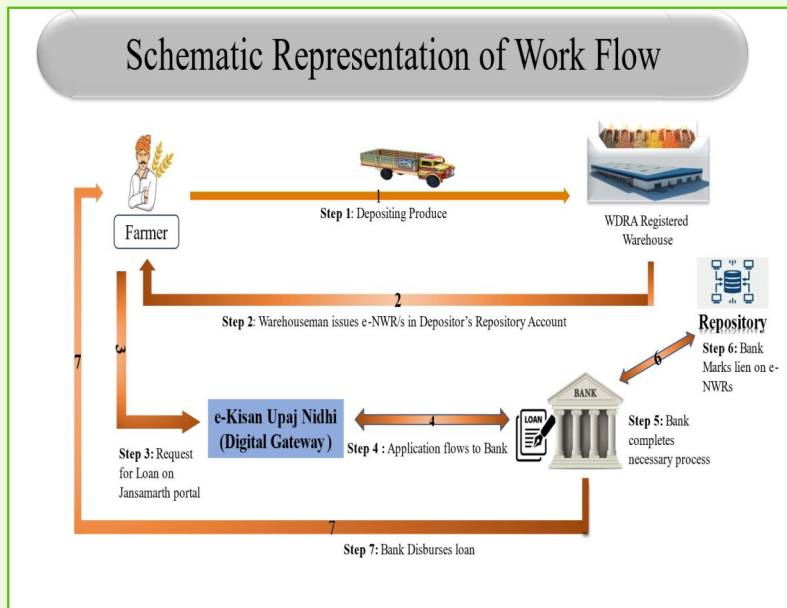
### ई-किसान उपज निधि (डिजिटल गेटवे)

भांडागारण विकास और विनियामक प्राधिकरण (डब्ल्यू.डी.आर.ए.) द्वारा पंजीकृत भांडागारों में स्टॉक रखने वाले किसानों को बैंकों से फसल के बाद ऋण प्राप्त करने की सुविधा प्रदान करने वाला एक ऑनलाइन प्लेटफॉर्म है। यह किसानों के लिए फसल कटाई के बाद बंधक वित्त पोषण को बढ़ावा देगा। इससे उन्हें पर्याप्त नकदी तरलता मिलेगी और उपज की बिक्री को अधिक उपयुक्त समय पर बेचने की स्वतंत्रता से उपज की बेहतर कीमत मिलेगी। इस प्रकार संकटग्रस्त बिक्री को कम किया जा सकता है।

डिजिटल गेटवे डब्ल्यू.डी.आर.ए द्वारा विनियमित इलेक्ट्रॉनिक परक्राम्य भांडागारों रसीदों (ई एन.डब्ल्यू.आर.) के विरुद्ध ऋण देने की सुविधा प्रदान करता है। यह डेटा के निर्बाध विनिमय के माध्यम से बंधक ऋण के लिए टर्नअराउंड समय को कम करता है। डिजिटल गेटवे में शामिल बैंक किसानों को ब्याज दर, ऋण राशि आदि के मामले में विकल्प प्रदान करेंगे। इस प्रकार किसान उपलब्ध विकल्पों में से सर्वोत्तम विकल्प चुन सकते हैं।

किसान को सबसे पहले डब्ल्यू.डी.आर.ए. द्वारा अधिकृत रिपोजिटरी द्वारा जारी किए गए अपने रिपोजिटरी खाते के विवरण के साथ खुद को डिजिटल गेटवे पर पंजीकृत करना होगा। गेटवे यू.आई.डी.ए.आई, सी.बी.डी.टी, रिपोजिटरी, आदि के इलेक्ट्रॉनिक रूप से एकीकृत डेटा बेस के माध्यम से किसान के विवरणों को स्वचालित रूप से प्रमाणित करेगा। गेटवे का 'रूल इंजन' किसान क्रेडिट विवरण जैसे सिबिल स्कोर, के.सी.सी. खाता इत्यादि की भी जांच करता है। 'रूल इंजन' तब किसानों को बैंकों द्वारा दिए जाने वाले ऋण के विकल्प प्रदान करेगा। एक बार जब किसान कोई विकल्प चुन लेता है, तो गेटवे ऋण के लिए डिजिटल सैद्धांतिक स्वीकृति देता है इसके बाद किसान दस्तावेज़ पर हस्ताक्षर करने के लिए बैंक में जा सकता है और धन राशि का भुगतान प्राप्त कर सकता है।

डिजिटल गेटवे खाद्य और सार्वजनिक वितरण विभाग (डी.एफ.पी.डी), वित्तीय सेवा विभाग (डी.एफ.एस), भांडागारण विकास और विनियामक प्राधिकरण (डब्ल्यू.डी.आर.ए) और राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) के सहयोगात्मक प्रयासों का फल है। डब्ल्यू.डी.आर.ए. ने इस गेटवे को भारत सरकार द्वारा दी जाने वाली सभी वित्तीय सेवाओं को एक ही इलेक्ट्रॉनिक प्लेटफॉर्म 'जन समर्थ' पर रखने के लिए वित्तीय सेवा विभाग द्वारा गठित टास्क फोर्स के माध्यम से विकसित किया है। डब्ल्यू.डी.आर.ए. भारत सरकार द्वारा स्थापित एक विनियामक निकाय है जिसका मुख्य उद्देश्य देश में परक्राम्य भांडागार रसीद (एन.डब्ल्यू.आर.) प्रणाली को लागू करना है। यह प्राधिकरण किसानों को अपनी उपज को वैज्ञानिक भांडागारों में संग्रहीत करने और अपने एन.डब्ल्यू.आर. के विरुद्ध बैंकों से ऋण लेने में मदद करता है। नाबार्ड ने कृषि वित्त में अपने व्यापक अनुभव के आधार पर महत्वपूर्ण इनपुट प्रदान कर इस गेटवे के विकास को सुविधाजनक बनाया है। नाबार्ड देश भर में तैनात अपने जिला विकास प्रबंधकों (डी.डी.एम) के माध्यम से डिजिटल गेटवे को बढ़ावा देगा।



### **e-Kisan Upaj Nidhi (Digital Gateway)**

**e-Kisan Upaj Nidhi is an online platform or a digital gateway to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.**

**Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available.**

**The farmer will first have to register himself with his repository account details issued to him by the repository, authorized by WDRA. The gateway will automatically authenticate these details through electronically integrated data bases of UIDAI, CBDT, Repository, etc. The Rule engine of portal also examines the farmer credit details like CIBIL score, etc. The Rule engine then provides the farmer, details of loans offered by banks. Once the farmer chooses a bank's offer, the portal provides a digital in-principle approval for the loan. The farmer can go to the bank to complete documentation and to get the amount disbursed.**

**Digital Gateway is a fruit of collaborative efforts of Department of Food & Public Distribution (DFPD), Department of Financial Services (DFS), Warehousing Development and Regulatory Authority (WDRA) and National Bank for Agriculture and Rural Development (NABARD). WDRA has got this gateway developed through the Task Force set up by the of Department of Financial Services for putting all financial services offered by GoI on a single electronic platform called Jansamarth portal. WDRA is a regulatory body established by the Government of India with a prime objective of implementing Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns and to seek loan from banks against their NWRs. NABARD has facilitated the development of this gateway by providing critical inputs based on their wide experience in agriculture finance. NABARD will promote the digital gateway through its District Development Managers (DDMs) posted across the country.**



## CHAPTER VI: Celebrations in WDR A

Some of the activities that the WDR A staff participated in during this quarter are as follows:

### (i) Swachhata Pakhwada

Chairperson, WDR A commenced the Swachhata Pakhwada by administering pledge on Swachhata to the officers/staff of WDR A on 16.02.2024

**Shri T K Manoj Kumar, Chairperson, WDR A commenced Swachhata Pakhwada by administering pledge on Swachhata to the officers/staff of WDR A on 16.02.2024 in the presence of Shri Mukesh Kumar Jain, Member, Shri Arun Kumar Shrivastava, Member, Shri Dheeraj Sahu, Joint Secretary, Shri H K Dabas, Director (Technical), Shri Jeetesh Sharma, Director (A&F) and other officials of WDR A.**



- On 21.02.2024, an essay-writing competition on Swachhata Hi Seva was organised in the WDR A office on the occasion of Swachhata Pakhwada.

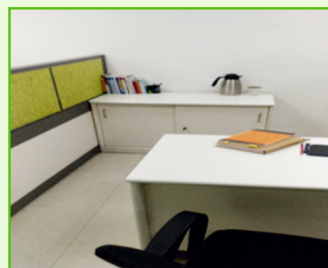


- On 26.02.2024, WDR A officials visited Shrimad Dayanand Ved Vidyalaya, Gautam Nagar, New Delhi and made the students aware about importance of cleanliness and also encouraged students to keep their bodies and mind clean. Stationary items were distributed to the students.



- As part of the Swachhata Pakhwada – 2024 initiative, a campaign was launched to encourage officers and officials to uphold a healthy and clean environment. On 20.02.2024 a drive for cleaning outside area of WDR A's office premises including balconies, gallery and stairs was conducted.

- During Swachhata Pakhwada on 27.02.2024, WDR A officials visited Palika Daytime Secondary School, East Kidwai Nagar, New Delhi to distribute sanitary pads to the girl students and sensitise them about its usage.





- On the occasion of Swachhta Pakhwada, a workshop was organized in WDR A on 28.02.2024 in which officers and employees working in the Authority enthusiastically participated and discussed and exchanged ideas on cleanliness.



- WDR A organized the closing ceremony of the Swachhta Pakhwada with distribution of prizes in various categories such as essay-writing, clean desk, etc. The cleaning staff was also awarded.





(ii) International Women's Day

WDRA celebrated International Women's Day on 08.03.2024 and on 22.03.2024. As part of the celebrations, WDRA arranged for a special visit to the National Archives of India (NAI) for its female staff to familiarize them with the excellent work being done by the organization.



As part of Women's Day Celebrations 2024, WDRA held a webinar on 15th March 2024 with women warehouse owners/ authorized representatives on "Challenges and Opportunities for Women in Warehousing Sector."

**MILESTONES:**(i) New Appointments:

- Sh. Neeloo Dwivedi joined as Dy. Director (IT) on 24.02.2024 from Security Printing and Minting Corporation of India Limited (SPMCIL).
- Sh. Karan Mehra joined as Personal Secretary on 27.02.2024 from Zoological Survey of India.
- Ms. Priya Malhotra joined as Personal Assistant on 16.01.2024 from Income Tax Department.

(ii) Adieu:

- Ms. Pooja Magoo, DD(HR) was relieved on 28.03.2024 to join back her parent organization PEC Limited.

This bulletin is compiled by Editorial Team- Ms. Venita Solomon, AD(HR), Sh. Lalit Singh, Assistant and Ms. Priya Malhotra, PA, E-mail: wdra-bulletin@gov.in

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# ई-किसान उपज निधि (ई-किउनि) e-Kisan Upaj Nidhi (e-KUN)

बैंक ऋण लेकर उपज की संकट ग्रस्त  
बिक्री से मुक्ति पाएँ

शोडा सा सब्र

थोड़ी सी समझ  
करे हमें समृद्ध।

## समृद्धि के 7 कदम

- 1 उपज तुरंत बेचने के बजाय गोदाम से ई-किउनि (eKUN) पोर्टल पर अपना WDR पंजीकृत गोदाम eNWR पोर्टल पर अपना में जमा करायेँ। प्राप्त करें। पंजीकरण करें।
- 2
- 3
- 4 पोर्टल पर eNWR सूचना भरकर भंडारित उपज पर ऋण हेतु बैंकों से आकर्षक प्रस्ताव प्राप्त करें।
- 5 सबसे बढिया प्रस्ताव चुनकर मनपसंद बैंक से ऋण लें।
- 6 बाजार में उपज का अच्छा दाम मिलने पर उसे बेचें और बैंक ऋण वापस करें।
- 7 अच्छे दाम से प्राप्त धन से मुनाफा कमायेँ।

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