



भंडागारण विकास एवं विनियामक प्राधिकरण
Warehousing Development and Regulatory Authority
भंडारण दर्पण - त्रैमासिक समाचार पत्रिका
Bhandaran Darpan - A Quarterly News Bulletin
<https://wdra.gov.in>



Issue 10

WDRA Bulletin for October 2024 - December 2024

FOREWORD BY CHAIRPERSON

It is my pleasure to present the 10th issue of the WDRA Bulletin for the October–December 2024 quarter. This edition highlights the significant strides made by the Warehousing Development and Regulatory Authority (WDRA) in advancing innovation, sustainability and stakeholder engagement.

A key milestone during this period was the successful launch of the Credit Guarantee Scheme for e-NWR based Pledge Financing on December 16, 2024, by Shri Prahlad Joshi, the Hon'ble Minister of Minister of Consumer Affairs, Food & Public Distribution, in the presence of both Ministers of State for Consumer Affairs, Food and Public Distribution. This transformative initiative is designed to enhance financial access for farmers and mitigate post-harvest distress sales. Our continued efforts in warehouse registration, pledge financing facilitation and outreach expansion have further reinforced our commitment to building a transparent, efficient and farmer-centric warehousing ecosystem.

Stakeholder engagement remained a priority, with seminars, training programs and farmer awareness campaigns conducted across the country. These initiatives have not only fostered knowledge and skill development but also bridged the gap between policy frameworks and on-ground implementation.

This quarter also marked a leadership transition at WDRA. I express my sincere appreciation to Shri T.K. Manoj Kumar for his invaluable contributions during his tenure as Chairperson. Having joined WDRA on December 5, 2024, I am honored to take forward the Authority's vision and initiatives, building upon the strong foundation laid by my predecessors.

As we move ahead, our collective efforts will continue to focus on enhancing storage infrastructure, ensuring financial inclusion for farmers and fostering a more resilient agricultural economy. I extend my heartfelt gratitude to all stakeholders, partners and the WDRA team for their unwavering support and commitment.

(Anita Praveen)
Chairperson, WDRA

CHAPTER I: **Reaching out to Our Stakeholders**

As a regulatory body, WDRA actively engaged with its stakeholders during the reporting period through seminars, conferences and outreach programs. Notable initiatives included the inauguration of the Credit Guarantee Scheme, the signing of an MoU with NCGTC and targeted Farmer Awareness Campaigns and Warehousemen Training Programs.

A. National Conferences and Programmes:

(i) Inauguration of Credit Guarantee Scheme.



Smt. Anita Praveen, Chairperson, WDRA in the opening ceremony welcomed the Union Minister Shri Pralhad Joshi, MoS Shri B.L. Verma, MoS Smt. Nimuben Jayantibhai Bambhaniya, all the delegates and media persons to the launch event of Credit Guarantee Scheme for e-NWR based Pledge Financing.

The Union Minister of Consumer Affairs, Food and Public Distribution and New & Renewable Energy, Shri Pralhad Joshi launched the Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) on 16.12.2024. CGS-NPF provides a corpus of Rs 1,000-crore for post-harvest finance availed by farmers against electronic negotiable warehouse receipts (e-NWRs) after depositing commodities in Warehousing Development and Regulatory Authority (WDRA) accredited warehouses.



Hon'ble Union Minister, Shri. Pralhad Joshi, MoS Shri B.L. Verma and Smt. Nimuben Jayantibhai Bambhaniya inaugurated the Credit Guarantee Scheme event with the lamp lighting ceremony.



Hon'ble Union Minister, Shri. Pralhad Joshi launched the Credit Guarantee Scheme and unveiled the logo of Credit Guarantee Scheme. The official logo of Credit Guarantee Scheme is launched!



Addressing the event Hon'ble Union Minister Shri Pralhad Joshi laid emphasis on the launch of Pledge Financing for post-harvest loans as a significant achievement of Govt. of India. The farmers are backbone of any country in the context of food security, facilities like Credit Guarantee Scheme will strengthen them financially.



Hon'ble MoS Smt. Nimuben Jayantibhai Bambhaniya addressing the launch emphasized on the much-needed initiative to facilitate the farmers to avail post-harvest loan and mitigate the issue of distress sale.

Hon'ble MoS Shri B.L. Verma addressed the launch event and shared his experience & views on the initiative and appreciated the Govt. of India's vision to improve the income of farmers.



Shri. Sanjeev Chopra, Secretary, DFPD delivered the keynote address of the Credit Guarantee Launch event. The Food Secretary shed light on how the post-harvest loan and better warehousing facilities will help farmers earn remunerative price and prevent distress sale. The initiative has immense potential to facilitate pledge financing as it is a collective effort of various departments, banking sector and other stakeholders.

Exchange of MoU between DFPD and NCGTC:
During the launch event of the Credit Guarantee Scheme, an MoU was formally exchanged between the Department of Food and Public Distribution (DFPD) and the National Credit Guarantee Trustee Company (NCGTC) to facilitate the implementation of the scheme and enhance credit access for farmers through pledge financing.



Ahead of the launch event of the Credit Guarantee Scheme, a comprehensive panel discussion on **"The Pivotal Role of Pledge Financing in Post-Harvest Finance: Enhancing Farmers' Income and Transforming India's Agricultural Landscape"** was also held. Experts explored the importance of pledge financing, its impact on farmers' income, mitigation of distress sales, market dynamics, policy interventions, and the digital integration of the initiative.



Panelists: Shri Govind Narayan Goyal, CGM (ABU & GSS) State Bank of India; Shri Santosh Sinha, Managing Director, CWC Shri Samuel Praveen Kumar, Joint Secretary (EXTN. & Investment & Price Support) DAFW; Shri Dheeraj Sahu, IAS, Managing Director, SFAC; Shri Ajay Kumar Sood, Dy Managing Director (NABARD); Shri Mukesh Kumar Jain, Member, WDRA and Shri Arun Kumar Shrivastava, Member, WDRA

B. OUTREACH PROGRAMMES

Many outreach programmes were conducted all over India to disseminate the information about WDRA far and wide. Glimpse of few is given below: -



1. Assaying Training Programme conducted from 11.12.2024 to 13.12.2024 at ICM MADURAI, CAMPUS. 38 Warehouse Representatives were benefited by this programme.

2. Assaying Training Programme conducted from 11.12.2024 to 13.12.2024 at CCS NIAM, Jaipur. 19 Warehouse Representatives were benefited by this programme.



3. Warehouseman Training Programme conducted from 28.11.2024 to 30.11.2024 at Institute of Cooperative Management (ICM), Rajendra Nagar, Hyderabad. 28 Warehouse Representatives were benefited by this programme.



4. Warehouseman Training Programme conducted from 09.12.2024 to 11.12.2024 at Institute of Cooperative Management (ICM), Madurai Campus. 35 Warehouse Representatives were benefited by this programme.



5. Farmers Awareness Programme conducted on 09.10.2024 at TSWC Bhongir, District- Yadadri by ICM Hyderabad. Around 55 farmers were benefited by this programme.



6. Farmers Awareness Programme conducted on 23.12.2024 at Alathur, PACS, Kallakurichi District by NICM Chennai. Around 55 farmers were benefited by this programme.



CHAPTER II: **Significant Achievements**

(i) Warehouses Registrations

Between October to December 2024, WDRA successfully registered 253 warehouses across India. This milestone strengthens WDRA's commitment to enhancing storage standards, promoting transparency, and driving growth in the warehousing sector, benefiting both agricultural and commercial stakeholders.

(ii) Pledge Finance against eNWRs

During this period, WDRA facilitated pledge loans totalling ₹3003.27 crores through electronic Negotiable Warehouse Receipts (e-NWRs). This growth highlights the expanding adoption of the e-NWR system and the rising confidence of financial institutions in its credibility and effectiveness.

(iii) Awareness, Training and Outreach Programmes

During the period, WDRA organized 2 Farmers' Awareness Programmes (FAP), 2 Assayers Training Programme (ATP) and 2 Warehousemen Training Programme (WTP). These programs were designed to strengthen knowledge, build technical expertise and foster greater stakeholder participation in the warehousing and agricultural sectors



CHAPTER III: **Do you know?**

The Government of India (GoI) has launched the Credit Guarantee Scheme to enhance post-harvest agricultural credit, thereby supporting farmers and improving their income



Government of India
Department of Food & Public Distribution
Ministry of Consumer Affairs, Food & Public Distribution



PM KISAN
GARIB KALYAN
ANNA YOJANA

Objectives of **CREDIT** Guarantee Scheme

- To increase the post- harvest finance to farmers and avoiding distress sale
- To encourage banks to extend pledge against e- NWRs to farmers and traders on the agricultural / horticultural produce
- To address default arising out of both credit risk and warehouseman risk
- Augmenting Digital initiatives of Government of India



SCAN THE QR TO VISIT OUR
SOCIAL MEDIA PROFILES





भारत सरकार
खाद्य और सार्वजनिक वितरण विभाग
उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्रालय



अक्सर पूछे जाने वाले प्रश्न (एफएक्यू)

ई- एनडब्ल्यूआर आधारित गिरवी वित्तपोषण के लिए क्रेडिट गारंटी योजना (सीजीएस-एनपीएफ)

1. सीजीएस-एनपीएफ क्या है?

इलेक्ट्रॉनिक परक्राम्य भांडागार रसीद (ई-एनडब्ल्यूआर) आधारित गिरवी वित्तपोषण (सीजीएस एनपीएफ) क्रेडिट गारंटी योजना, भारत सरकार द्वारा शुरू की गई एक योजना है। यह कृषि और बागवानी वस्तुओं के विरुद्ध पंजीकृत भांडागारों द्वारा जारी इलेक्ट्रॉनिक परक्राम्य भांडागारों रसीदों पर पात्र ऋणदाता संस्थानों से पात्र उधारकर्ताओं द्वारा लिए गए गिरवी ऋणों पर चूक के विरुद्ध गारंटी प्रदान करती है।

इस योजना को ई-एनडब्ल्यूआर के लिए क्रेडिट गारंटी स्कीम ट्रस्ट नामक ट्रस्ट के अंतर्गत रखा गया है। इसका प्रबंधन राष्ट्रीय ऋण गारंटी ट्रस्टी कंपनी लिमिटेड द्वारा किया जाएगा, जो वित्तीय सेवा विभाग, वित्त मंत्रालय, भारत सरकार की पूर्ण स्वामित्व वाली कंपनी है।

2. गिरवी वित्तपोषण (लेब फाइनेंसिंग) क्या है?

इस योजना के प्रयोजन के लिए ब्लेज फाइनेंस का अर्थ वैध लियन के साथ ई-परक्राम्य भांडागार रसीदों के विरुद्ध पात्र ऋणदाता संस्थानों (ईएलआई) द्वारा दी गई क्रेडिट सुविधा है।

3. योजना के तहत पात्र उधारकर्ता कौन हैं?

पात्र उधारकर्ता किसान, किसान उत्पादक संगठन (एफपीओ), अन्य किसान सहकारी समितियाँ और सूक्ष्म, लघु और मध्यम उद्यम (एमएसएमई) हैं।

4. योजना के तहत पात्र ऋण देने वाले संस्थान (ईएलआई) कौन हैं?

पात्र ऋणदात्री संस्थाएँ (ईएलआई) वे सभी अनुसूचित बैंक और सहकारी बैंक हैं जिन्होंने योजना के तहत सहायता प्राप्त करने के लिए ट्रस्ट / ट्रस्टियों के साथ अनुबंध किया है / वचनबद्धता प्रस्तुत की है। इसमें ऐसे अन्य संस्थान भी शामिल हो सकते हैं जिन्हें ट्रस्ट/भारत सरकार योजना के तहत समर्थन के लिए भविष्य में शामिल करना चाहेंगी।

5. इस योजना के तहत किसीपात्र ऋण देने वाली संस्था (ईएलआई) कैसे बन सकती है?

सभी पात्र ऋणदाता संस्थान (ईएलआई) अपने बोर्ड संकल्प की प्रति के साथ एक हस्ताक्षरित और मुद्रांकित अंडरटेकिंग (एनसीजीटीसी की वेबसाइट यानी www.ncgtc.in पर उपलब्ध प्रारूप) प्रस्तुत

करके उक्त योजना के तहत पंजीकरण कर सकते हैं। ईएलआई के सफल पंजीकरण पर, ईएलआई के लॉगिन क्रेडेंशियल बनाए जाएंगे जिसके बाद वह एनसीजीटीसी के पोर्टल पर उसके द्वारा दिए गए ऋणों पर गारंटी कवर के लिए आवेदन कर सकता है।

6. योजना के तहत सहायता के लिए पात्र ऋण की अधिकतम राशि क्या है?

इस योजना के तहत कृषि उद्देश्यों के लिए अधिकतम ऋण राशि 75 लाख रुपये तथा गैर कृषि उद्देश्यों के लिए 200 लाख रुपये है।

7. यह योजना छोटे और सीमांत किसानों और अनुसूचित जाति / अनुसूचित जनजाति / किसानों और महिला किसानों के लिए किस प्रकार लाभदायक है?

इस स्कीम के अंतर्गत छोटे और सीमांत किसान तथा अन्य किसान भांडागारण विकास विनियामक प्राधिकरण (डब्ल्यूडीआरए) अधिनियम के अंतर्गत पंजीकृत भांडागारों में अपने उत्पाद का भंडारण कर सकते हैं और इसके एवज में प्राप्त ई-एनडब्ल्यूआर के विरुद्ध ऋण प्राप्त कर सकते हैं। सही समय पर बाजार में अपनी उपज बेच कर अच्छी कीमत ले सकते हैं। इसके अलावा, इस योजना के अंतर्गत ऋणों पर ब्याज दर की अधिकतम सीमा भी निर्धारित की गई है ताकि योजना के अंतर्गत उधारकर्ताओं के लिए इसे और अधिक लाभकारी बनाया जा सके। भारत सरकार ने केसीसी खाते वाले छोटे एवं सीमांत किसानों के लिए ई-एनडब्ल्यूआर के विरुद्ध ऋण का लाभ उठाने हेतु ब्याज सहायता योजना को विस्तार किया है। वर्तमान में इस योजना के अंतर्गत ब्याज दर 7: वार्षिक है।

8. ऋणदाता छोटे और सीमांत किसानों और एससी/एसटी / विकांग और महिला किसानों को गिरवी ऋण क्यों देंगे?

इस स्कीम को अन्य उधारकर्ताओं की तुलना में इन वर्गों की सुविधा के लिए ऋणों पर उच्च गारंटी कवरेज और कम गारंटी शुल्क प्रदान कर छोटे और सीमांत किसानों तथा अनुसूचित जाति/अनुसूचित जनजाति/महिला किसानों को ऋणदाताओं के ऋणों पर लाभकारी बनाया गया है। योजना के तहत गारंटी कवर और गारंटी शुल्क का विवरण नीचे दिया गया है:

योजना के तहत गारंटी कवर

ऋण सीमा	छोटे और सीमांत किसान (एसएमएफ)/महिला/एससी/एसटी/पी डब्ल्यूडी किसान	अन्य उधारकर्ता/लाभार्थी
रु. 3 लाख तक	डिफॉल्ट राशि का 85%	डिफॉल्ट राशि का 75%
रु. 3 लाख से अधिक और रु. 75 लाख तक	डिफॉल्ट राशि का 80%	
रु. 75 लाख से अधिक और रु. 2 करोड़ तक	लाभ नहीं	

योजना के तहत गारंटी शुल्क

सभी किसान	गैर किसान उधारकर्ता
0.40% प्रति वर्ष	1% प्रति वर्ष

9. ई-एनडब्ल्यूआर कौन जारी करेगा?

भांडागारण विकास और नियामक प्राधिकरण (डब्ल्यूडीआरए) अधिनियम के तहत पंजीकृत सभी भांडागार एन ई आर एल और सी सी आर एल द्वारा अपने यहाँ भंडारित स्टॉक के विरुद्ध ई-एनडब्ल्यूआर जारी करेंगे।

10. योजना के तहत ब्याज दर की सीमा क्या है?

पात्र ऋणदाता संस्थानों द्वारा सीजीएस-एनपीएफ के तहत कवर किए जाने वाले ई-एनडब्ल्यूआर पर ऋण के लिए ली जाने वाली ब्याज दर ईएलआई द्वारा छह महीने की अवधि के लिए घोषित सीमांत लागत आधारित उधार दर (एमसीएलआर) के ऊपर अधिकतम 3% प्रति वर्ष तक होगी। जहां तक सहकारी बैंकों का संबंध है जहां एमसीएलआर लागू नहीं है, वहां ब्याज दर लक्षित समूह को औसत उधार दर से 1% कम पर सीमित की गई है।

11. गारंटी शुल्क कब देव है?

पिछले महीने के अंतिम दिन बकाया ऋण राशि के लिए ईएलआई द्वारा ट्रस्ट को गारंटी शुल्क का भुगतान प्रत्येक महीने के 7 वें दिन तक किया जाएगा।

12. मैं इस योजना के तहत एनसीजीटीसी के साथ पंजीकृत ईएलआई हूँ। पहले दावे के निपटार के बाद कुछ वसूली की गई है। कृपया बताएं कि इस राशि में से किन्हीं राशि ट्रस्ट को दी जानी है?

ट्रस्ट द्वारा पहला/दूसरा दावा जारी करने के बाद उधारकर्ता से ईएलआई द्वारा की गई किसी वसूली के मामले में, ऐसी वसूलियों में ट्रस्ट का आनुपातिक हिस्सा (राशि की वसूली के लिए ईएलआई द्वारा किए गए कानूनी लागतों के समायोजन के बाद) ईएलआई द्वारा ट्रस्ट को दिया जाएगा और विवरण उचित स्थान पर पोर्टल में दर्ज किया जाएगा। ऐसी राशियाँ उस तिमाही के अंत के 30 दिनों के भीतर तिमाही आधार पर ट्रस्ट को अंतरित की जाएंगी जिसमें वसूली की गई थी।

यदि ट्रस्ट को देय कोई राशि निर्धारित अवधि के बाद भी भुगतान नहीं की जाती है, तो ऋणदात्री संस्था द्वारा ट्रस्ट को 10: प्रति वर्ष की दर से या देशी की अवधि के लिए भारत सरकार द्वारा समय-समय पर निर्दिष्ट दर पर दंडात्मक ब्याज देय होगा।

13. मैं एक किसान/किसान उत्पादक संगठन (एफपीओ) / व्यापारी / एमएसएमई हूँ और अपने उत्पाद की उपज को किसी पंजीकृत भांडागार में स्टोर करना चाहता हूँ, लेकिन मेरे पास कोई अतिरिक्त संपार्थिक प्रतिभूति नहीं है। क्या मैं योजना के तहत गिरवी ऋण के लिए पात्र हूँ?

जी हाँ, इस योजना के अंतर्गत किसान/किसान उत्पादक संगठन (एफपीओ)/ व्यापारी/एमएसएमई पात्र उधारकर्ता हैं। पंजीकृत भांडागारों में भंडारित अपने माल/उत्पाद के लिए प्राप्त ई-एन.डब्ल्यू.आर के विरुद्ध अतिरिक्त संपार्थिक प्रतिभूति के बिना गिरवी ऋण ले सकते हैं।



योजना के बारे में अधिक जानकारी के लिए कृपया कॉल करें

किसान कॉल सेंटर 1800-180-1551

डब्ल्यूडीआरए कॉल सेंटर 011-49092987



Government of India
Department of Food & Public Distribution
Ministry of Consumer Affairs, Food & Public Distribution



Frequently Asked Questions (FAQs) Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF)

1. What is CGS-NPF?

The Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF) is a scheme launched by the Government of India to provide guarantee against default on pledge loans availed by eligible borrowers from eligible lending institutions against electronic Negotiable Warehouse Receipts (e-NWRs) issued by registered warehouses against agricultural and horticultural commodities.

The Scheme is housed in the Credit Guarantee Scheme Trust for e-NWR based pledge financing, which is managed by National Credit Guarantee Trustee Company Limited (NCGTC), a wholly owned company of Department of Financial Services, Ministry of Finance, Government of India.

2. What is Pledge Finance?

"Pledge Finance", for the purpose of this scheme, means the credit facility extended by Eligible Lending Institutions (ELIs) against the e-NWRs with a valid lien.

3. Who are the Eligible Borrowers under the Scheme?

Eligible borrowers are Farmers, Farmers Producer Organizations (FPOs), other farmer cooperatives and Micro, Small and Medium Enterprises (MSMEs).

4. Who are the Eligible Lending Institutions (ELIs) under the scheme?

ELIs are all scheduled banks and cooperative banks who have entered into an agreement with/submitted undertaking to the Trust/ Trustee for availing support under the Scheme. ELI also includes such other institutions, which the Trust/Gol may agree to include in future for support under the Scheme.

5. How to become an ELI under this scheme?

The interested lending institutions may register under the said scheme by submitting a signed and stamped undertaking (format available on www.ncgtc.in)

along with a copy of Board Resolution. Upon successful registration, login credentials of the ELI shall be created whereafter it can apply for guarantee cover on the NCGTC's portal.

6. What is the maximum amount of guarantee available under the Scheme?

Maximum guarantee amount for loans given for agricultural purposes is Rs. 75 lakhs and for Non-agricultural purposes the same is Rs. 200 Lakhs.

7. How is the Scheme beneficial for small and marginal farmers, SC/ST/PwD and women farmers?

Under the Scheme, small and marginal farmers, SC/ST/PwD and women farmers can store their produce in warehouses registered with the Warehousing Development Regulatory Authority (WDRA) and avail loan against e-NWRs. They can sell the produce in the market at the right time to fetch remunerative prices.

Besides, an interest rate cap has also been stipulated on loans covered under the Scheme to make it further beneficial for the borrowers under the Scheme. Gol extended Interest subvention scheme to small and marginal farmers having KCC account to avail loans against e-NWRs. At present, under the interest subvention scheme, the rate of interest is 7% p.a.

8. Why would the ELIs extend pledge loans to small and marginal farmers and SC/ST/PwD and women farmers?

The Scheme has been made to provide comfort to the ELIs for the loans extended to small and marginal farmers and SC/ST/PwD/Women farmers with a higher guarantee coverage and a lower guarantee fee as compared to other borrowers. Details of guarantee cover and guarantee fee under the Scheme is given below:

Guarantee Cover under the Scheme

Loan Limit	Small and Marginal Farmer (SMF)/ Women/SC/ST/PwD Farmers	Other Borrowers/Beneficiaries
Up to Rs. 3 Lakhs	85% of Amount in Default	75% of Amount in Default
Above Rs. 3 Lakhs and up to Rs. 75 Lakhs	80% of Amount in Default	
Above Rs. 75 Lakhs and up to Rs. 2 Crores	NA	

Guarantee Fee under the Scheme

All Farmers	Non farmer Borrowers
0.40% per annum	1% per annum

9. Who will issue e-NWRs?

Warehouses registered with the WDRA can issue e-NWRs against goods stored in their warehouses through NERL & CCRL.

10. What is the Interest rate capping under the scheme?

The Interest Rate charged by the ELIs for loans against e-NWRs can be up to 3% over and above the Marginal Cost Based Lending Rate (MCLR) declared by ELI for a six-month tenor. As regards cooperative banks where MCLR is not applicable, the rate of interest is capped at 1% below the average lending rate to the targeted segment.

11. When is the Guarantee Fee Payable?

Guarantee Fee shall be paid to the Trust by the ELI latest by the 7th day of each month for the loan amount outstanding on the closing day of the previous month.

12. I am an ELI registered with NCGTC under this Scheme. Some recovery has been made subsequent to settlement of 1st claim. Please advise how much of this amount has to be passed to the Trust?

In case of any recovery made by the ELI from the borrower subsequent to release of 1st/2nd claim by the Trust, proportionate share of Trust in such recoveries (after adjustment of the legal costs incurred by ELI for recovery of the amount) shall be passed on by ELI to the Trust and details shall be entered in the portal at the appropriate place. Such amounts shall be passed on to the Trust on Quarterly basis within 30 days of the end of the Quarter in which the recoveries were made.

If any amount due to the Trust remains unpaid beyond the stipulated period, penal interest shall be payable to the Trust by the ELI at the rate of 10% p.a. or such rate as may be specified by the Gol from time to time for the period of delay.

13. I'm a Farmer/FPO/Trader/MSME and want to store my farm produce in a registered warehouse, but do not have any additional collateral security to offer for pledge loan. Am I an eligible borrower under this Scheme?

Yes, Farmer/FPO/Trader/MSME are eligible borrowers for under this Scheme. They may avail pledge loan against e-NWR for goods/produce stored in a registered warehouses without submitting additional collateral.



For more details about the scheme, please call

Kisan Call Center 1800-180-1551

WDRA Call Center 011-49092987, 44789495

CHAPTER II: **Celebrations in WDRA**

RAJBHASHA-HINDI WORKSHOP



भांडागारण विकास और विनियामक प्राधिकरण ने 27 दिसंबर 2024 को प्रातः 11 बजे हिंदी कार्यशाला का आयोजन किया। कार्यशाला में राजभाषा नियमों की जानकारी, हिंदी में नोटिंग और ड्राफ्टिंग के सरल तरीके, पत्राचार में सुधार, तथा राजभाषा हिंदी से संबंधित सामान्य ज्ञान जैसे महत्वपूर्ण विषयों पर चर्चा की गई।

इस अवसर पर श्री अंकुर विजयवर्गीय, सदस्य सचिव (नराकास दक्षिण दिल्ली-03) को विशेष रूप से आमंत्रित किया गया। उन्होंने अधिकारियों और कर्मचारियों को हिंदी कार्यशाला प्रदान की और राजभाषा के प्रभावी उपयोग एवं उसके प्रोत्साहन के महत्व पर प्रकाश डाला।

RELINQUISHMENT OF CHARGE BY SHRI T.K. MANOJ KUMAR AS CHAIRPERSON, WDRA



Shri T.K. Manoj Kumar, who served as the Chairperson of WDRA w.e.f. 22.11.2021, relinquished his charge on 22.11.2024. During his tenure, he played a pivotal role in strengthening the regulatory framework, enhancing storage infrastructure standards and fostering transparency and efficiency in the warehousing sector. His contributions significantly boosted trust and operational efficiency, benefiting key stakeholders, including farmers, traders, etc. His leadership has left a lasting impact on WDRA.

ASSUMPTION OF CHARGE BY SMT. ANITA PRAVEEN AS CHAIRPERSON, WDRA



Smt. Anita Praveen has assumed charge as Chairperson, Warehousing Development and Regulatory Authority (WDRA) on 05.12.2024.

Disclaimer: This bulletin is for general information only. Under no circumstances shall it be used for any other/legal purposes. All figures provided are indicative only and subject to change over time.

**Published by: Warehousing Development and Regulatory Authority
4th Floor, NCUI Building,
3, Siri Institutional Area
August Kranti Marg, Hauz Khas
New Delhi-110016.**

Disclaimer: This bulletin is for general information only. Under no circumstances shall it be used for any other/legal purposes. All figures provided are indicative only and subject to change over time.

Credit Guarantee Scheme

for e-NWR based Pledge Financing (CGS-NPF)



WDRA Bulletin for October 2024 - December 2024

Guarantee coverage for loans up to Rs.75 lakhs extended to farmers

Interest rate capped to maximum 3% p.a. over and above MCLR of Bank

Access Funds with Ease!

No more Distress Sale of Your Crop

Guarantee coverage for loans up to Rs.200 Lakhs extended to MSMEs/FPOs/Traders

No Collateral other than Goods mentioned in the e-NWR required

Empowering Farmers. Strengthening Agriculture.



Government of India
Department of Food & Public Distribution
Ministry of Consumer Affairs, Food & Public Distribution



WDRA
Warehousing Development & Regulatory Authority