परिशिष्ट

संक्षिप्तीकरण की सूची

संक्षिप्तीकरण	**परिभाषाएं**
सीइओ	मुख्य कार्यकारी अधिकारी
सीएमएस	संपार्श्विक प्रबंधन प्रणाली
सीजीएस-एनपीएफ वित्त	ई-एनडब्ल्यूआर आधारित गिरवी हेतुक्रेडिटगारंटी स्कीम
डीएफपीडी	खाद्यऔर सार्वजनिक वितरण विभाग
ईएलआई	पात्र ऋणदाता संस्थाएँ
ई-एनडब्ल्यूआर	इलेक्ट्रॉनिक परक्राम्य वेयरहाउस रसीदें
जीएफ	गारंटी शुल्क
जीओआई	भारत सरकार
आईए	कार्यान्वयन एजेंसी
आईबीए	भारतीय बैंक संघ
एमसी	प्रबंधन समिति
एमएसएमई	सूक्ष्म लघु मध्यम उद्यम
एनए	लागू नहीं
नाबार्ड	राष्ट्रीय कृषि और ग्रामीण विकास बैंक
एनडब्ल्यूआर	परक्राम्य गोदाम रसीदें
पीडब्ल्यूडी	विकलांग व्यक्ति (दिव्यांगजन)
आरबीआई	भारतीय रिजर्व बैंक
एससी	अनुसूचित जाति
एसएमएफ	लघु एवं सीमांत किसान
एसटी	अनुसूचित जनजाति
डब्ल्यूडीआरए	भांडागारण विकास एवंविनियामक प्राधिकरण
डब्ल्यू(डी एंड आर) अधिनियम	भांडागारण (विकास एवं विनियमन) अधिनियम

MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

(Department of Food and Public Distribution)

NOTIFICATION

New Delhi the 12th February, 2025

S.O. 746(E).—The Central Government has approved the 'Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF) as a Central Sector Scheme for the purpose of providing credit guarantees to loans extended by Eligible Lending Institutions (ELIs) to finance e-Negotiable Warehouse Receipt (e-NWR) based pledge loans.

i. The Central Sector Scheme shall be known as the Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF)

ii. It shall come into force from the date of notification by the Government of India and shall be valid till FY 2030-31 or such other date as Government of India may decide

iii. New loans sanctioned on or after the date of notification of the scheme with features as under will be eligible for the coverage under the scheme.

[F. No.3/2023-Stg-II]

ANITA KARN, Jt. Secy.

Annexure

CGS-NPF Scheme Operational Guidelines

The Central Government has approved the 'Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF) as a Central Sector Scheme for the purpose of providing credit guarantees to loans extended by Eligible Lending Institutions (ELIs) to finance e-Negotiable Warehouse Receipt (e-NWR) based pledge loans.

1. Title and date of commencement:

i. The Central Sector Scheme shall be known as the Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF)

ii. It shall come into force from the date of notification by the Government of India and shall be valid till FY 2030-31 or such other date as Government of India may decide

iii. New loans sanctioned on or after the date of notification of the scheme with features as under will be eligible for the coverage under the scheme.

2. Definitions

i. **"Pledge Finance"** means, for the purpose of this scheme, pledge finance is defined as the credit facility extended by Eligible Lending Institutions (ELIs) against the e-negotiable warehouse receipts with a valid lien;

ii. **"Amount in Default"** means the principal and interest amount outstanding in the account(s) of the borrower in respect of the loan as on the date of the account becoming overdue or the date of lodging claim application, whichever is lower. It shall not include penal interest, other charges and any other costs debited to the borrower's account;

iii. **"Guarantee Fee"** means the guarantee fee payable by the Eligible Lending Institutions (ELIs) at a specified rate under the Credit Guarantee Scheme;

iv. "**Reference Rate**" means, for the purpose of this scheme, the Marginal Cost of Funds Based Lending Rate (MCLR) declared by ELI for six months' tenor. For Cooperative banks where MLCR is not applicable the reference rate will be the average lending rate to the targeted segment. However, MC may revise such reference rate from time to time keeping in view the prevailing interest rate scenario, interest rates of lending institutions and RBI's Credit Policies;

v. **"Fund"** means the 'Credit Guarantee Fund' for **'Credit Guarantee scheme for e-NWR based Pledge Financing (CGS-NPF)'**created for the purpose of extending guarantees to the eligible lending institution(s) against their lending to eligible borrowers;

vi. **"Scheme"** means the 'Credit Guarantee scheme for e-NWR based Pledge Financing (CGS-NPF)';

vii. **"Trust"** means the 'Credit Guarantee Fund for e-NWR based pledge financing (CGS-NPF) Trust' which will house the Credit Guarantee Fund for e-NWR based pledge financing;

viii. **"NCGTC"** means National Credit Guarantee Trustee Company set up on March 28, 2014 by Government of India under the Companies Act 1956 to act as the Trustee to operate the Credit Guarantee Funds for Educational Loans, Skill Development Loans and any other funds to be set up by Government of India from time to time.

ix. **"Eligible Lending Institution"** means all scheduled banks mentioned in the Second Schedule of RBI Act, 1934, all cooperative banks and such other institutions as may be included in future , and who have entered into an agreement with/submitted undertaking to the trust/ trustee for availing the guarantee

x. **"Credit Facility"** means any loan extended by an Eligible Lending Institution (ELI) to an Eligible Borrower under this scheme;

xi. "**Guarantee Cover"** means maximum cover available per eligible borrower of the amount in default in respect of the credit facility extended by the lending institution;

xii. **"Tenure of Guarantee Cover"** means the maximum period of Guarantee Cover from the Guarantee start date which shall run through the agreed tenure of the loan;

xiii. **"Non-Performing Asset"** means an asset classified as non-performing based guidelines issued by the Reserve Bank of India from time to time;

xiv. **"Year"** means Financial Year, beginning April1 and ending March31;

xv. **"Lock-in-period"** means the period during which no invocation of guarantee can be made. A lock-in-period of 1 month has been stipulated from either the date of disbursement of the loan to the borrower or the guarantee start date in respect of credit facility to the borrower, whichever is later;

xvi. "**Guarantee start date"** means the date on which the guarantee fee is received by the Trust from the eligible lending institution;

xvii. **"Warehouseman"** means the warehouseman as defined in the W (D&R) Act, 2007;

xviii. "**Warehouseman risk"** means the risk arising out of the operations of warehouseman and causing loss to ELI on the loans extended by them. This risk includes but not limited to misappropriation of goods, loss of goods on account of quality and quantity, etc. However, risk arising out of connivance of warehouseman and ELI and connivance of Depositor and ELI is not included;

CHAPTER II

SCOPE AND EXTENT OF THE SCHEME

3. Scope of the Scheme:

i. This scheme covers the pledge loans extended on the e-NWRs issued against agricultural and horticultural commodities.

ii. Subject to the other provisions of the Scheme, the Trustee undertakes, in relation to loans against e-NWRs extended to an eligible borrower by an ELI which has entered into the necessary agreement for this purpose with the Trustee, to provide guarantee against default in repayment of loans extended by the ELI.

iii. Scheme covers the loss incurred by the bank due to credit and warehouseman risk. The Management Committee can revise the definition of warehouseman risk from time to time.

iv. Trustee reserves the right to accept or reject any proposal referred to it by an ELI, which otherwise satisfies the norms of the Scheme, for any lawful reason.

4. Corpus of CGS-NPF

The Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) is recommended as a Central Sectors Scheme to be implemented by Department of Food and Public Distribution (DFPD) from 2024-25 till end of 16th Finance Commission cycle i.e. till 2030-31 with the corpus of Rs 1000 crore.

5. Governance

The Credit Guarantee Fund shall be housed in the Trust. GoI shall be the settlor of this Trust. The Settlor shall appoint NCGTC as Trustee and the Trustee shall manage the Trust in accordance with the Guidelines and the Scheme.

6. Management Committee(MC)

i. Management Committee (MC), constituted by Government of India, shall be responsible for reviewing the performance of the Scheme and providing necessary guidance to Trustee for implementation of the Scheme.

ii. The composition of the Management Committee (MC) will be:

a) **Chairperson, WDRA- Chairperson**

b) **Shri Manoj Muttahil Ayyappan, Joint Secretary, Department of Financial Services-Member**

c) **Shri Siddarth Jain, Joint Secretary(CTP), Ministry of Cooperation-Member**

d) **Joint Secretary, Department of food and public distribution – Member**

e) **Shri Gopal Murli Bhagat, Deputy Chief Executive, IBA-Member**

f) **Dr K S Mahesh, CGM, NABARD- Member**

g) **Ms. Aruna Seth, Domain Expert –Member**

h) **Chief Executive Officer (CEO), Trustee Company, (NCGTC), Member Secretary**

iii. A member appointed as above in his/her ex-officio capacity shall remain as a member only as long as he/she holds that office and upon his/her vacating that office, his/her successor shall become a member without any further act or deed.

iv. The GoI, may, if required, change the constitution of the Management Committee (MC) by incorporating a new corporate entity or otherwise and till such time the existing members of the MC will continue.

v. The member of the Committee shall be resident of India.

vi. The office of the member shall be vacated if he permanently leaves India or if for reasons of illness of infirmity or mental in capacity, he in the opinion of the GoI, becomes incompetent or incapable to act as a Member.

vii. The MC shall meet at least once in every quarter.

viii. Role/Functions:

a) Revision of Scheme guidelines related non-financial matters as per the future needs after consulting all stakeholders including WDRA and GoI.

b) Approval of the operational guidelines for credit guarantee operations on rule based engine with respect to lending institutions registration, issuance of credit guarantee, claim, claim settlement and post claim settlement activities.

c) Approval of investment policy of the Trust.

d) MC shall specify the criteria for lending institutions to become eligible under this scheme.

e) MC shall make provision to encourage/disincentivize lending institutions with low/high claim ratio from the credit guarantee fund.

f) MC shall have the power to extend the scheme to other Financial Institutions.

7. Eligible credit facility under the Scheme

Credit facilities satisfying the following criteria shall be eligible for coverage under Credit Guarantee Scheme:

i. Loans extended by ELI to eligible borrowers against e-NWRs under Agriculture credit as per RBI Master Directions on Priority Sector Lending subject to a maximum amount of Rs. 75 Lakhs.

ii. Loans extended by ELI to eligible borrowers against e-NWRs to MSMEs as per RBI Master Directions on Priority Sector Lending and to farmers including SMF, FPOs and other farmer cooperatives, subject to a maximum amount of Rs. 200 Lakhs.

iii. Interest Rate: The Interest Rate charged by the Eligible Lending Institutions for loans against e-NWRs to be covered under CGS-NPF should be maximum up to 3% p.a. over and above the MCLR where it is applicable. For cooperative banks where Marginal Cost Lending Rate (MCLR) is not applicable, the rate of interest may be capped at 1% below the average lending rate to the targeted segment. However, the Management Committee (MC) may revise such ceiling from time to time keeping in view the prevailing interest rate scenario, reference rates of lending institutions and RBI's Credit Policies.

iv. ELI shall not take any collateral other than the goods mentioned in the e-NWR.

8. Non-Eligibility of Credit Facilities under the Scheme

The Guarantee Cover under the Scheme shall not be made available for credit facility:

i. In respect of which risks are additionally covered under any scheme operated/administered by Reserve Bank of India/or by the Government/or by any general insurer or any other person or association of persons carrying on the business of insurance, guarantee or indemnity.

ii. which does not conform to, or is in any way inconsistent with, the provisions of any law, or with any directives or instructions issued by the GoI or the Reserve Bank of India.

iii. that is overdue for repayment and taken over by ELI from any other lender or any other default converted into a credit facility.

iv. which has been rescheduled or restructured on becoming overdue for repayment.

9. Credit Guarantee Cover and its period

i. The loan limits for Credit Guarantee cover shall be as follows:-

Loan Limit	**Small and Marginal Farmer (SMF)/ Women/SC/ST/PwD Farmers**	**Other Borrowers/Beneficiaries**
Upto Rs. 3 Lakhs	85%	
Above Rs. 3 Lakhs and up to Rs. 75 Lakhs	80%	

Above Rs. 75 Lakhs and up to Rs. 2 Crores	NA	75%

ii. The guarantee cover will be applicable on the amount in default and commence from the date of payment of GF and shall run through the agreed tenure of the loan.

iii. The Cover shall only be granted after the ELI enters into an Agreement with the Trust/Trustee (on behalf of Trust) for availment of credit guarantee under the Scheme and shall be granted or delivered in accordance with the Terms and Conditions decided upon by the Trust, from time to time.

CHAPTER III

GUARANTEE FEE STRUCTURE

10. Guarantee Fee

i. 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.

ii. Guarantee Fee (GF) shall be charged as per the below table.

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

Management Committee may introduce institutional risk based guarantee fee in addition to GF.

iii. The guarantee fee once paid by the lending institution is non-refundable, except under certain circumstances like:

a. Excess remittance

b. Remittance made more than once against the same credit facility,

c. Guarantee Fee not due.

d. Guarantee fee paid in advance but application not approved for guarantee cover under the scheme, etc.

iv. There shall be no refund of proportionate GF in case of pre-closure of account.

11. Responsibilities of Lending Institutions under the Scheme

ELI shall:

i. Appraise each loan proposal as per the RBI guidelines and Board approved loan policy of the ELI (amended from time to time) and submit the Guarantee Application in the form and manner desired by the Trust.

ii. Carry out processing, legal work and documentation for sanction of the loan in accordance with the requirements of the ELI and the terms and conditions of the Scheme.

iii. Monitor the Borrower account and maintain records of periodical monitoring and actions initiated on observations, if any.

iv. Undertake regular desk and /or field monitoring of the borrowing units.

v. Ensure that the Guarantee Claim in respect of the credit facility to the Borrower is lodged, in the form and manner and within such time as may be specified by the Scheme.

vi. The payment of Guarantee Claim by the Trust to the lending institution does not in any way absolve the lending institution of the responsibility of recovering the entire outstanding amount of the credit from the borrower. The ELI shall exercise all necessary precautions and take recourse to all reasonable measure including disposal of pledged stock to recover from the borrower the entire amount of credit facility that is owed to it by the borrower and safeguarding the interest of the Trust as it shall exercise in the normal course if no guarantee had been furnished by the Trust.

vii. Be bound to comply with such directions as the Trust may deem fit to issue from time to time, for facilitating recoveries of the guaranteed account, or safeguarding its interest as a guarantor.

viii. Refrain from any act either before or subsequent to invocation of guarantee, which may adversely affect the interest of the Trust as the guarantor.

ix. Intimate the Trust while entering into any compromise or arrangement, which may have effect of discharge or waiver of personal guarantee(s) or security.

x. Secure for Trust or its appointed agency, through a stipulation in an Agreement with the Borrower or otherwise, the right to list the defaulted Borrowers' names and particulars on the Website of Trust or Integrated Portal.

12. Monitoring by Trustee

Trustee shall be authorized to call for any reports from ELI, if it deems fit.

CHAPTER IV

CLAIMS

13. Invocation of Guarantee

The ELI may invoke the guarantee in respect of credit facility after a minimum period of 90 days from the date of default or any other period decided by the trust. The Guarantee could be invoked after following conditions are satisfied:

i. The amount due and payable to the ELI in respect of the Credit Facility has not been paid by the Borrower and the loan account has been classified by ELI as default. Provided that the ELI shall not make or be entitled to make any claim on the Trust in respect of the said credit facility, if the loss in respect of the said credit facility had occurred owing to actions/decisions taken contrary to or in contravention of the instructions issued by the Trust or non-compliance of the provisions of this scheme.

ii. The Guarantee in respect of the concerned Credit Facility is in force at the time of default.

iii. Lock-in-period of 1 month has lapsed.

iv. The claim is forwarded to the Trust through ELI's Controlling Office or as decided by MC.

v. The ELI shall exercise all necessary precautions and take recourse to all reasonable measures including disposal of pledged stock to recover the entire amount of credit facility from the borrower as per its Board approved policy before submitting the claim.

vi. Credit facility has been recalled and the recovery proceedings have been initiated as per ELI's board approved policy.

14. Claim Settlement

i. The Trust reserves the right to reject any Claim where the Guidelines have not been strictly followed or if any misrepresentation or concealment of facts is found leading to undue favour to the concerned borrower.

ii. Claim settlement shall be in two installments/phases as under:

Sr. no.	**Eligible claim**	**1st installment of claim**	**2nd installment of claim**
a.	Upto Rs. 75 Lakhs	75%	25%
b.	Above Rs. 75 Lakhs and upto Rs. 2 crore	60%	40%

iii. The requirement for first instalment of claim settlement shall be invocation of Guarantee by the ELI as per criteria laid down under Clause 13.

iv. Trust shall settle the first instalment of claim within 90 days from the date of lodgment of 1st claim, subject to the claim found to be in order and complete in all respects.

v. The requirements for second instalment of claim settlement shall be receipt of request for release of 2nd claim by ELI.

vi. For second installment of claims above Rs. 75 Lakhs, audit of the claim by statutory auditor shall be required.

vii. The second Instalment of the claim shall be lodged with the Trustee on conclusion of recovery proceedings by the ELI or after one year of obtention of decree of recovery, whichever is earlier.

viii. Trustee shall settle the second claim within 90 days from the date of lodgement of 2nd claim, subject to the claim found to be in order and complete in all respects.

ix. The ELI shall continue to make efforts to realize the balance amount due from the defaulting borrower even after settlement of the Guarantee.

x. Once the Claim is paid, the Trust shall be deemed to have been discharged from all its liabilities on account of the Guarantee in force in respect of the Credit Facility concerned.

15. Subrogation of Rights and Recoveries on Account of Claims Paid

i. Details of efforts for recovery, realization and such other information as may be demanded by the Trust from time to time shall be furnished to the Trust by the ELI.

ii. On its own behalf and on behalf of the Trust, the ELI shall hold lien on securities extended by the Borrower to the ELI for credit facility covered under the Scheme.

iii. The responsibility for the recovery of dues, including takeover of assets, sale of assets, etc., shall rest with the ELI.

iv. The Trust shall have second charge on the surplus amount received during recovery proceedings by ELI in respect of any one or more of several distinct and separate debts owed by the borrower to the ELI. ELI shall appropriate such amounts of surplus realization to the Trust.

CHAPTER V

MISCELLANEOUS

16. Appropriation of amount received from the lending institutions

The amount received from the lending institutions shall be appropriated in the order in which the Guarantee Fee, penal interest and other charges have fallen due. If the Guarantee Fee and the penal interest have fallen due on the same date, then the appropriation shall be made first towards Guarantee Fee and then towards the penal interest and finally towards any other charges payable in respect of the eligible credit facility.

17. Residual Recovery /Appropriation of amount realized by the lending institution in respect of a credit facility after the guarantee has been invoked

In case of any recovery made by the ELI from the borrower subsequent to release of 1st 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. 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 said period, penal interest shall be payable to the Trust by the lending institution at the rate of 10% p.a. or any rate as specified by the GoI, from time to time, for the period of delay.

18. Refund of Claim

i. The ELI shall be liable to refund the Claim released by the Trust together with the penal interest at a rate of 10% p.a. or as specified by the GoI, from time to time, for the period for which the Claim has been released, if recalled by the Trust in the event of:

a) serious deficiencies having existed in the matter of appraisal/follow up/conduct of credit facility or

b) where lodgment of claim was more than once or

c) where there existed suppression of any material information on part of lending Institution for settlement of claim or

d) where the claim settlement is subsequently revised/ rejected by MC.

ii. Erroneous/duplicate payment of claim made by the Trust shall not be construed as recall.

19. Termination of Trust's Liability in Certain Cases

i. The Guarantee in respect of the Credit Facility extended by an ELI to a Borrower under the Scheme shall be deemed to be terminated, if the liabilities of a borrower to the lending institution on account of any eligible Credit Facility guaranteed under this Scheme are transferred or assigned to any other borrower without the consent of the Trust which shall be sought by the ELI or the Borrower in writing stating the reasons for the transfer/ assignment and if the conditions as to the eligibility of the borrower and the amount of the facility and any other terms and conditions, if any, subject to which the credit facility can be guaranteed under the Scheme are not satisfied after the said transfer or assignment, from the date of the said transfer or assignment.

ii. The liability of the Trust in respect of any credit facilities granted to a borrower by an ELI under the Scheme shall be limited to the liability of the borrower to the ELI as on the date on which the borrower becomes ineligible for being granted any credit facilities under the Scheme, by reason of cessation of its activity, subject to the limits on the liability of the Trust fixed under this Scheme.

20. Returns and Inspections

i. The ELI shall submit such statements and furnish such information as the Trust may require in connection with any credit facility under this Scheme. The ELI shall also furnish to the Trust all such documents, receipts, certificates and other writings as the later may require and shall be deemed to have affirmed that the contents of such documents, receipts, certificates and other writings are true, provided that no claim shall be rejected and no liability shall attach to the ELI or any officer thereof for anything done in good faith.

ii. The Trust shall, insofar as it may be necessary for the purposes of the Scheme, have the right to inspect or call for copies of the books of account and other records (including any book of instructions or manual or circulars covering general instructions regarding conduct of advances) of the ELI, and of any borrower from the ELI. Such inspection may be carried out either through the Trust or any other person /agency appointed by the Trust for the purpose of inspection. Every officer or other employee of the ELI or the borrower, who is in a position to do so, shall make available to the Trust or the person/agency appointed for the inspection as the case may be, the books of account and other records and information which are in his possession.

21. General

i. The terms & conditions of the Scheme shall be binding on the ELI.

ii. Any Guarantee given by the Trust shall be circumscribed by & governed by the provisions of the Scheme and terms and conditions laid down by the Trust as if the same had been written in the documents evidencing such Guarantee.

iii. An ELI that seeks and is granted Guarantee Cover for an eligible Credit Facility to a Borrower under the Scheme shall be deemed to have understood and accepted the Terms and Conditions of the Scheme and other Terms and Conditions of the Trust in this regard as being legally binding on itself.

iv. The ELI shall as far as possible, ensure that the conditions of any contract relating to an account guaranteed under the Scheme are not in conflict with the provisions of the Scheme.

v. Notwithstanding any provision in any other document or contract entered into by the ELI, the provisions / conditions of the Scheme shall override all such other provisions as if this conditionality had been written in the relevant document/contract and shall in relation to the Trust be, bound by the conditions imposed under the Scheme.

22. Audit of the Fund:

The Trustee shall have the Fund audited annually by a statutory Auditor empaneled by CAG. The audited annual accounts shall be submitted to DFPD by 31st July every year.

23. Modifications and Exemptions

i. The MC reserves the right to modify, cancel or replace the Scheme guidelines related to non-financial matters in any manner whatsoever that it deems necessary, however so ensuring that the rights or obligations arising out of, or accruing under a guarantee issued under the scheme up to the date on which such modification, cancellation or replacement comes into effect, shall not be affected. Changes in all financial matters shall be referred to GoI.

ii. Notwithstanding anything contained herein, the MC shall have the right to alter the Terms and Conditions of the Scheme related to non-financial matters with regard to an Account in respect of which Guarantee has not been invoked as on the date of such alteration. Change in all financial matters shall be referred to GoI.

iii. In the event of the Scheme being cancelled, no claim shall lie against the Trust in respect of facilities covered by the Scheme, unless the provisions contained in the Scheme are complied with by the ELI prior to the date on which the cancellation comes into force.

iv. DFPD shall take steps to minimize the incidents of frauds faced by banks while financing e-NWR.

24. Interpretation

The decision of the MC shall be final in regard to the interpretation of any of the provisions of the Scheme or of any directions or instructions or clarifications given in connection therewith.

25. Supplementary and General Provisions

In respect of any matter not specifically provided for in this Scheme, the Trust may make such supplementary or additional provisions or issue such instructions or clarifications as may be necessary for the purpose of the Scheme and the ELI shall comply with the same.

26. Arbitration

Disputes, if any, arising out of the Agreement shall be resolved through mutual consultation, failing which the Arbitration by a sole Arbitrator chosen by the concerned ELI and Trust in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and its upto date amendment shall be resorted to. The venue of the Arbitration shall be at Mumbai.

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APPENDIX

LIST OF ABBREVIATIONS

Abbreviations	**Definitions**
CEO	Chief Executive Officer
CMS	Collateral Management System
CGS-NPF	Credit Guarantee Scheme for e-NWR based Pledge Financing
DFPD	Department of Food & Public Distribution
ELI	Eligible Lending Institutions
e-NWR	Electronic Negotiable Warehouse Receipts
GF	Guarantee Fee
GoI	Government of India
IA	Implementing Agency
IBA	Indian Banks' Association
MC	Management Committee
MSMEs	Micro Small Medium Enterprises
NA	Not Applicable
NABARD	National Bank for Agriculture and Rural Development
NWR	Negotiable Warehouse Receipts
PwD	Person with Disabilities
RBI	Reserve Bank of India
SC	Scheduled Caste
SMF	Small and Marginal Farmers
ST	Scheduled Tribe
WDRA	Warehousing Development Regulatory Authority
W(D&R)Act	Warehousing (Development & Regulation) Act

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