

1. The objective of Financing against NWR is

- a) To prevent the farmer from distress sale
- b) To provide safe and scientific storage facility to farmer
- c) To enable farmer for immediate sale of produce
- d) To provide marketing channel
- e) A, B & D

Answer A, B & D

2. Who can avail finance against NWR

- a) Defaulted farmer from our Service / Command area who has availed crop loan from our Bank
- b) Non-Defaulting farmer from our Service / Command area who has availed crop loan from our Bank
- c) Non-Defaulting Farmer who has availed crop loan from other Banks in our Service / Command Area after obtaining No dues/No Objection.
- d) Defaulting Farmer who has availed crop loan from other Banks in our Service / Command Area after obtaining No dues/No Objection.
- e) Both B & C

Answer Both B & C

3. Farmer can avail finance against NWR if he stores his produce at

- a) Only CWC
- b) Only SWC
- c) Only Warehouse of NBHC
- d) Any Ware House
- e) Approved Warehouse / Cold Storage

Answer A, B, C & E

4. Maximum quantum of Loan amount under NWR/e-NWR is

- a) Rs.50 Lakhs
- b) Rs.25 Lakhs
- c) Rs.55 Lakhs
- d) Rs.75 Lakhs
- e) Rs.65 Lakhs

Answer Rs.75 Lakhs

5. Which Organisation is implementing NWR

- a) NHB
- b) NABARD
- c) WDRA
- d) RBI
- e) FCI

Answer WDRA

6. Name the repository which is handling eNWR

- a) NERL
- b) CCRL
- c) Only A
- d) Only B
- e) Both A & B

Answer Both A & B

7. The concept of e-NWR came into effect from

- a) Sep-2015
- b) Sep-2016
- c) Sep-2017
- d) Sep-2018
- e) Sep-2019

Answer Sep-2017

8. Maximum Repayment period for loan sanctioned under NWR / e-NWR is

- a) 6 months
- b) 9 months
- c) 12 months
- d) 3 months
- e) 18 months

Answer 12 months

9. Repayment period of loan under NWR / e-NWR can be fixed based on

- a) Shelf Life of Produce
- b) Prevailing market condition of the produce

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- c) Only A
- d) Only B
- e) Both A & B

Answer Both A & B

10. Additional Interest Subvention of 3% per annum is applicable to SF and MF who repay their NWR/e-NWR loans with in

- a) 3 months
- b) 5 months
- c) 6 months
- d) 9 months
- e) 12 months

Correct Answer 6 months

11. NWR/e-NWR loans up to and inclusive of _____ are eligible for interest subvention scheme

- a) 3 Lakhs
- b) 5 Lakhs
- c) 7 Lakhs
- d) 9 Lakhs
- e) 0.50 Lakhs

Answer 3 Lakhs

12. Registration of Private Godown for financing NWR/e-NWR will be done by

- a) NABARD
- b) NHB
- c) RBI
- d) NBHC
- e) WDRA

Answer WDRA

13. WDRA Headquarters is located at

- a) Pune
- b) Mumbai
- c) New Delhi
- d) Bengaluru
- e) Kolkata

Answer New Delhi

14. All WDRA registered warehouses are mandated to issue only e-NWRs from

- a) 1st August 2015
- b) 1st August 2016
- c) 1st August 2017
- d) 1st August 2018
- e) 1st August 2019

Answer 1st August 2019

15. Full form of WDRA is

- a) Warehouse Development and Regulatory Authority
- b) Warehousing Development and Regulatory Authority
- c) Warehouse Developing and Registering Authority
- d) Warehouse Development and Receipt Agency
- e) Warehousing Development and Regulatory Agency

Answer Warehousing Development and Regulatory Authority.

16. NERL stands for

- a) National Electronic Repository Limited
- b) National Electronic Receipt Limited
- c) National Electronic Request Limited
- d) Natural Electronic Receipt Limited
- e) Negotiable Electronic Repository Limited

Answer National Electronic Repository Limited

17. CCRL Stands for

- a) CDSL Commodity Repository Limited
- b) Central Commodity Repository Limited
- c) Clearing Corporation Repository Limited
- d) Central Commodity Receipt Limited
- e) Corporate Commodity Receipt Limited

Answer CDSL Commodity Repository Limited

18. Financing against NWR / e-NWR falls under

- a) Priority Sector
- b) Non-Priority Sector

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- c) MSME
- d) Others
- e) Infrastructure Sector

Answer Priority Sector

19. The committee which approves Private Warehouse in Bank is

- a) RLCC-I
- b) RLCC-II
- c) ZLCC
- d) Branch
- e) Central Office

Answer ZLCC

20. Disbursement of finance against e-NWR is to be done only after

- a) Adjusting existing crop loan with our Bank
- b) Adjusting existing crop loan with other Bank
- c) No need for adjustment of Crop Loan
- d) Adjustment of Crop loan with any bank and also term loan instalment which is due in the current crop season
- e) A, B & D

Answer A, B & D

21. Following are the repayment conditions of NWR/e-NWR loans?

- a) To be repaid within 12 months
- b) can be rolled over
- c) No roll over of loan
- d) Part payments are accepted
- e) No part payments are accepted

Answer A, C & D

22. Other than individual Farmers Following entities can also avail finance under NWR/e-NWR

- a) JLGs & SHGs
- b) Corporate Farmers
- c) Partnership Firms & Institutions involved in Agriculture and Allied activities
- d) A, B & C
- e) Only A & C

Answer A, B & C

23. Regarding Collateral Security for loans against NWR/eNWR which one of the following is correct

- a) Collateral Security is not mandatory
- b) Branch may explore the possibility of collateral security for those loans which are sanctioned to farmers who has stored their produce in Private Warehouses
- c) Collateral security is not required for those farmers who have stored their produce in warehouses of CWC/SWC/FCI/NBHC
- d) A & B
- e) A, B & C are correct

Answer A, B & C are correct.

24. Assessment of Short Term Loan under NWR/e-NWR is done based on

- a) Price of the Commodity prevailing in the local market /nearest market
- b) Price mentioned in the warehouse receipt
- c) Price Communicated by Regional Office
- d) Only A & B
- e) A, B, & C are correct

Answer A, B, & C are correct

25. The responsibility of insuring the produce stored in the warehouse (Dry/Cold Storage) with comprehensive insurance with Bank clause lies with

- a) Bank
- b) Owner of the storage structure
- c) WDRA
- d) NERL
- e) Farmer

Answer Owner of the storage structure

26. The validity of Approval of Private Warehouse/Godown/Cold storage by ZLCC is for a period of

- a) Lifetime Validity
- b) One Year Only
- c) Three Years
- d) Five Years
- e) No approval required

Answer **One Year Only**

27. Collateral Manager Service (CMA) if engaged Collateral Managers fee will be borne by:

- a) Bank
- b) Warehouse Owner
- c) WDRA
- d) NERL/CCRL
- e) Added along with applicable ROI to be borne by the Farmer

Answer **Added along with applicable ROI to be borne by the Farmer**

28. Wherever produce is stored in Own Godown of the farmer / at Farmer house, collateral security to be obtained is to the extent of

- a) 100% of advance amount
- b) 50% of advance amount
- c) Not Required
- d) 75% of the advance amount
- e) 60% of the advance amount

Answer **100% of advance amount**

29. On which exchange platform(s) e-NWRs can be traded in India?

- a) NCDX & MCX
- b) ICEX
- c) BSE
- d) Only A & B
- e) A, B & C

Answer **A, B & C**

30. Who issues e-NWRs

- a) NERL
- b) CCRL
- c) WDRA
- d) Only A & B
- e) Only A & C

Answer **Only A & B**