

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2761**  
TO BE ANSWERED ON THE 18<sup>TH</sup> MARCH 2025

**CREDIT GUARANTEE SCHEME**

2761. SHRI ANOOP PRADHAN VALMIKI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the features of the recently proposed Credit Guarantee Scheme for eNWR-based Pledge Financing (CGS-NPF) are designed to provide holistic support to both small and large stakeholders in the agricultural ecosystem particularly in Hathras district;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b): As per the information received from Department of Food and Public Distribution, the prime objective of Credit Guarantee Scheme for electronic negotiable warehouse receipt (e-NWR) based Pledge Financing (CGS-NPF) is to encourage banks to extend pledge finance against e-NWRs to farmers and traders on agricultural/ horticultural produce stored in the Warehousing Development and Regulatory Authority (WDRA) registered warehouses.

This scheme is expected to increase the post-harvest finance and enhance credit flow to the farming sector, thereby avoiding distress sale and realizing better remunerative prices for the farm produce.

The scheme is applicable in all parts of India including Hathras district and all segments of population subject to guidelines of the scheme.

(c): Not applicable in view of reply to (a) and (b) above.

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