

Easy Loans for FARMERS, AGRI-TRADERS & PROCESSORS

AGRI-COMMODITY FINANCE



Loan Amount

Farmers : **Max upto ₹ 50 Lacs**

Non farmers : **Basis credit worthiness and financial strength of the borrower**

OVER THE COUNTER (OTC)

(Variant of Agri-Commodity Finance)



Loan Amount

Loan Amount : **Max upto ₹ 2 Crores**

Security : **Pledge of Agri Commodities in favor of the Bank**

Key Benefits

- Quick loans with minimal documentation
- No security except pledging of agri-commodities
- Attractive rates of interest
- Fast release of commodities on repayment of loan
- Credit facility upto 12 months based on commodity shelf life
- Wide range of commodities like Cereals, Oilseeds, Pulses & Spices financed across 97 locations pan India
- Commodities stored in Government and Private warehouses under the care of professional collateral managers
- Regular stock inspections, fumigation and maintenance to ensure safekeeping of stocks

Eligibility:

- **Farmers:** Basis ownership of land and value of agri produce
- **Non farmers:** Basis financial assessment/credit appraisal
- Minimum 3 years of business operations and positive net worth with sound internal/external rating
- No overdues including financial irregularities
- No history of wilful default
- Positive CIBIL report

Documents Required:

- KYC documents
- **Farmers:** Proof of land holding
- **Non Farmers:**
 - Last 3 years audited balance sheet with 1 year statement of main accounts
 - Constitutional documents (proprietorship declaration/ partnership deed/ MOA/ AOA etc)
 - Mandi license along with any other proof of dealing in commodities

Eligibility :

- Only **non farmers** are eligible for the loan
- Loan calculated basis purchases and turnover
- No overdue including irregularity in bank statement
- No wilful default/settlement
- Positive CIBIL report & other due diligence checks

Documents Required:

- KYC documents
- Last 2 years audited balance sheet
- Last 6 months bank statement
- Mandi license along with any other proof of dealing in commodities
- Constitutional documents (proprietorship declaration/ partnership deed/ MOA/ AOA etc)

To know more, please contact

Mr / Ms. _____

Contact No: _____

YES BANK