



TradezWorld

**Tentative Structure**  
**Unsecured Funding Against Export Invoices**  
**(Up to 10 Million USD)**

<b>Product</b>	Unsecured Export Financing Limits
<b>Loan Amount</b>	Upto 10 USD Mns
<b>Loan</b>	80% - 90 % of Invoice Value
<b>Security</b>	No Collateral or Additional Security
<b>Recourse</b>	No Recourse on Indian Exporter
<b>Tentative IRR</b>	6.00% - 7.00 % P.A. (All Inclusive)
<b>Tenure</b>	<ul style="list-style-type: none"><li>▪ <b>Limit Tenure</b> - 1 year (Limit Can be rollover by mutual consent)</li><li>▪ <b>Cycle Tenure</b> - upto 90 days from BL date (Depending on Invoice terms)</li></ul>
<b>Eligible Sector</b>	All
<b>Tentative TAT</b>	Sanctioned within 5-7 days after submission of documents.
<b>Process</b>	<p><b>Brief process and structure of the said export financing is as under:</b></p> <ul style="list-style-type: none"><li>➤ Lender will approve the customer/transaction and assign credit limits for each approved customers/ transactions.</li><li>➤ On Exports: Exporter will submit scan copy of all shipment documents to the lender by mail and lender will verify the same.</li><li>➤ Post Verification: Lender will take confirmation from the customers to whom shipment is made over mail and once it's confirmed by the customer lender will release the funds to the exporter.</li><li>➤ Funding will be done up to 80% - 90% of the value of invoice on non – recourse basis.</li><li>➤ On due date once customer makes the payment to lender than lender will adjust their dues and release the balance surplus amount to the Indian exporter.</li></ul>
<b>Advantages</b>	<ul style="list-style-type: none"><li>➤ No Collateral or Additional Security</li><li>➤ Foreign Currency Funding at Competitive rates</li><li>➤ No NOC required from the current bankers</li><li>➤ Off Balance Sheet funding</li><li>➤ Complete Flexibility – One Transaction or all transaction with a particular customer can be funded.</li></ul>