



TradezWorld

Tentative Structure of Warehouse Receipt Financing
OFF-Balance Sheet Funding
For All Type of Agri-Commodities(upto 200 Crore)

Product Type	Warehouse Financing
Type of Agri Commodities	Cotton, Rice, Pulses, Wheat, Grains etc. (Other Commodities can also be explored)
Eligible Borrower	<ul style="list-style-type: none"> ➤ Company must be operating in Agri Commodity business or allied activities ➤ Company Turnover will be 50 Crores & above
Loan Amount	From 10 Crores- 200 Crores
Margin	10- 25% of Commodity value
Tentative ROI	9% -11% Per Annum
Processing Fee	0.50% - 1 % (One Time)
Closure TAT	10 -15 Working days
Tenure	Revolving Credit Line must be squared of once in six months
Process	<ul style="list-style-type: none"> ➤ Lender will purchase mentioned Agri Commodity on behalf of borrower in its own book, where borrower need to pay 10-25 % margin of the overall value of commodity purchased. ➤ Commodity purchased will be kept at warehouse, warehouse location will be mutually decided by Lender & Borrower. ➤ Lender releases commodities from warehouse in tranches in which the payment is received by borrower. ➤ While releasing the commodities Lender will raise sale invoice on borrower after adding markup (in proportion of interest amount). ➤ Borrower has to release full commodities from warehouse within 6 months' time frame.
Advantages	<ul style="list-style-type: none"> ➤ No Collateral ➤ Off Balance Sheet Product: As commodity will be purchased in the books of lender and only at the time of release of commodities it will be transferred in the books of borrower ➤ Company can do bulk purchases in peak season to stock the commodity for rest of the year. ➤ Company which are having financials stress or liquidity issues or not having any good credit history can also be evaluated for this loan

**Documents
Requirement
(For initial
Check)**

- **KYC of Borrower/Promoter/Director/Partner.**
- **Last three Year Audited Financials.**
- **Description of Agri Commodities which company intend to purchase**

Mob : Raahul - +91 9174500010

Mail us : info@tradezworld.com