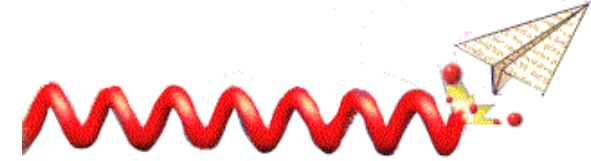


AXIS BANK: Solutions for Agri & Food Processing Units

August 28, 2009, Bhubaneswar

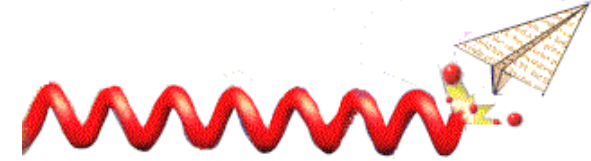
Diptiranjana Sahoo(9937325111)



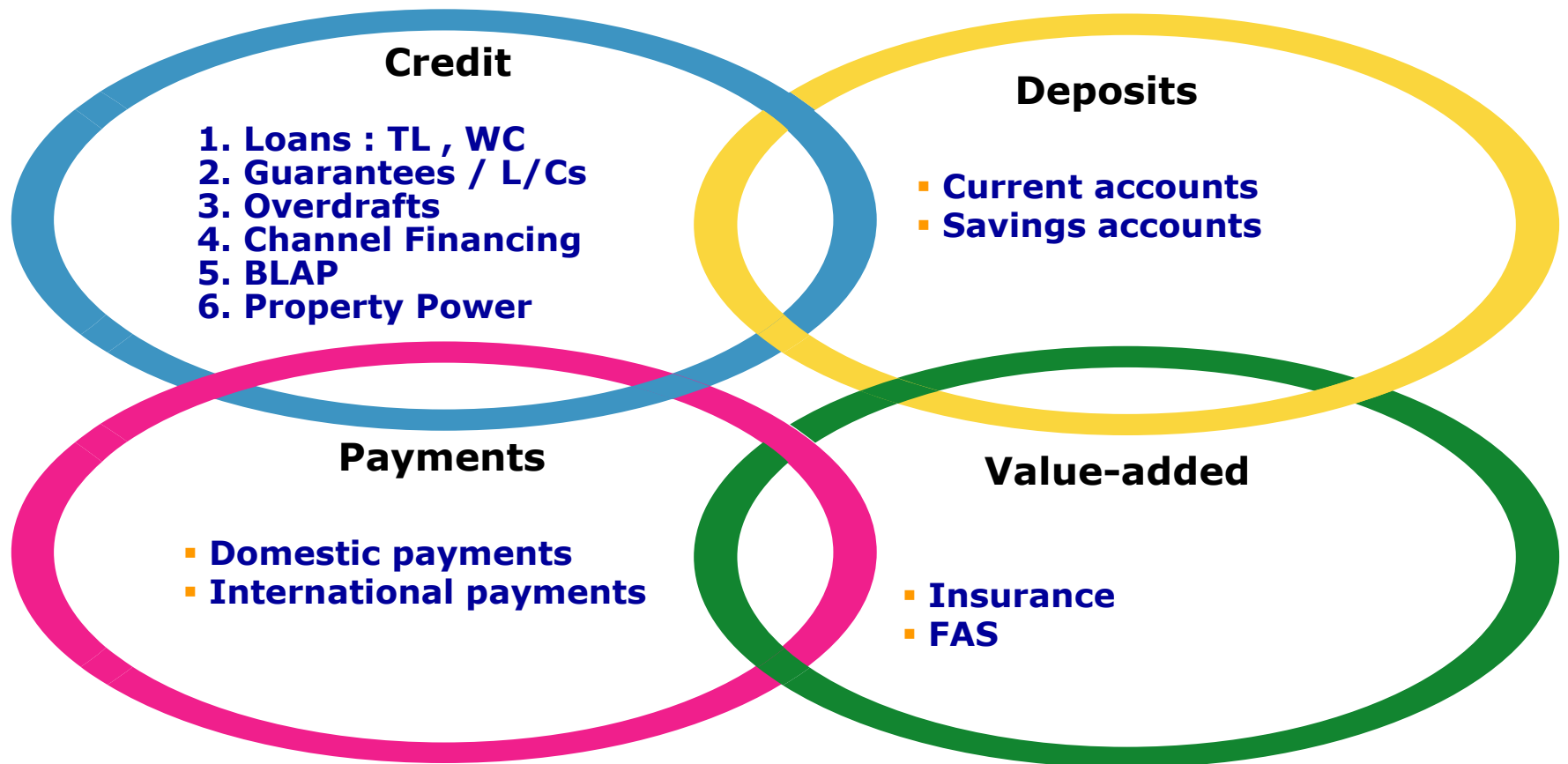


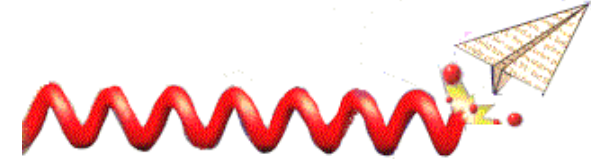
Scheme of Presentation

- ▲ **Product Basket**
- ▲ **Solution for Agri Value Chain**
- ▲ **Commodity Loan: Unique offer from Axis Bank**
- ▲ **Axis Bank Believes in..**
- ▲ **Conclusion**



Product Basket of Axis bank

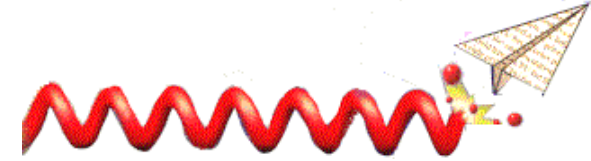




Solutions for Agri-value chain

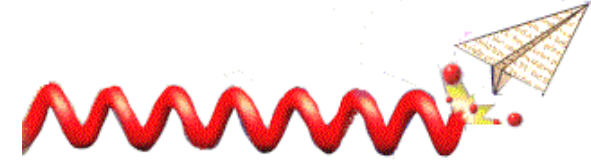
- ▲ Up to Farm Gate
- Contract Farming..
- Crop Loan
- Tractor Loan
- CC to Agri-input dealers
- Micro loans to SHGs

- ▲ Beyond Farm Gate
- Agri traders:
 - ▲ CC,OD,CL
- Agri processors:
 - ▲ CC,OD,TL,LC,BG,CL
- Agri-Export:
 - ▲ LC,Packing Credit
- Infrastructure
 - ▲ Rural Godown
 - ▲ Cold Storage
 - ▲ Commercial Vehicle



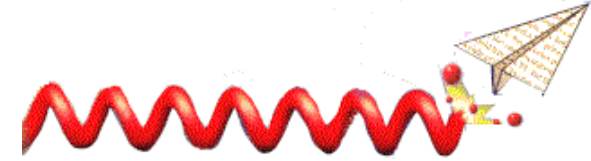
Why Commodity Loan

- ▲ Limited CC facility to Agri-processors, Agri-traders
- ▲ Seasonality of Agri-produce
- ▲ Availability of qualitative agri-produce
- ▲ Protection from Price hike of RM
- ▲ Export Opportunity



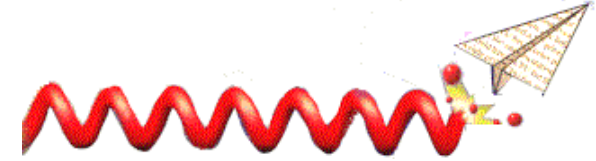
Availability of Agri-produce

- ▲ Cashew nut → Khurda, Puri, Dhenkanal, Koraput
- ▲ Termeric → Phulbani
- ▲ Ground nut → Jajpur, Dhenkanal, Baragarh
- ▲ Red Chilli → Sambalpur
- ▲ Scented Paddy → Baragarh
- ▲ Cotton and Cotton Seed → Bolangir, Kalahandi, Koraput
- ▲ Niger Seed → Koraput
- ▲ Til → Koraput, Keonjhar
- ▲ Tamarind → Keonjhar, Koraput
- ▲ Pulses → Kalahandi, Phulbani



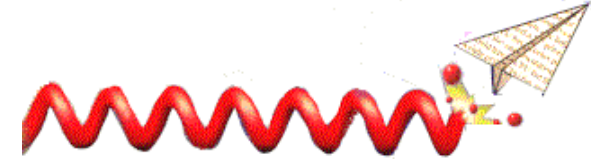
Mode of operation

- ▲ Warehouse → CWC, Pvt. Godown
- ▲ Collateral Service → NBHC, NCMSL, GEOCHEM
- ▲ Warehouse Receipt and Quality Report
- ▲ Insurance
- ▲ Disbursement and Release
- ▲ Margin Call



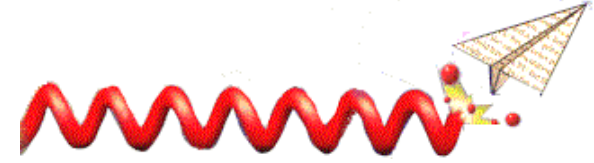
Major Advantage

- ▲ ROI → Simple, No compounding
- ▲ No collateral
- ▲ Protection from raw material price hike
- ▲ Better opportunity for Contract Farming and Export



Axis Bank Believes in..

- ▲ **Personalized Service**
- ▲ **Transparency**
- ▲ **Wide networking with latest technology**
- ▲ **Customer focus**
- ▲ **Will deliver what you want**
- ▲ **Relationship orientation**
- ▲ **Flexible to the needs of Agri-SMEs**
- ▲ **Financial services SUPERMARKET**



THANK YOU