

Agri Business Finance (AP) Ltd.

ABFL



ABFL - An initiative by NABARD to strengthen Agri Credit

Agri Business Finance (AP) Limited (ABFL) was incorporated under Companies Act, 1956 on 17 February 1997. It is a state specific financial institution registered as Non Banking Finance Company. ABFL was promoted with equity participation from National Bank for Agriculture and Rural Development (NABARD), Andhra Bank, Canara Bank, Govt of Andhra Pradesh, Andhra Pradesh State Cooperative Bank and a few Industrial Houses / individuals from the State. It operates in the state of Andhra Pradesh with its registered office at Hyderabad.

ABFL was incorporated with the objective of providing credit and to offer facilities for promotion, expansion, commercialization and modernization of enterprises engaged in Agriculture and allied activities. The organization is specifically catering to the long-term investment needs of Agriculture and allied Activities since its inception from 1997.

Management :

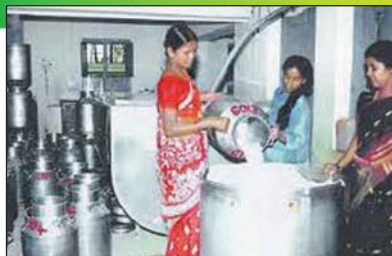
Agri Business Finance (AP) Ltd., is governed by an independent Board of Directors with due representation of experts in Agriculture, financial regulation and administration, banking and rural development.



Products :

The main focus of the ABFL is on providing Term Finance for Investments in agriculture including allied activities with focus on hi tech agriculture, processing, storage, transportation, marketing and infrastructure. It will also promote innovation for value addition through packaging, processing etc., as well as encourage adoption of appropriate technologies for improving productivity. ABFL will also co-finance projects along with other financial institutions. The current focus of the company is on financing -

- ◆ Term loans to individuals / firms / companies for agriculture and allied activities
- ◆ NRM related activities in watersheds under Watershed Plus Loan Scheme
- ◆ Livelihoods through Village Organisations / Mandal Mahila Samakhyas / MACS/CBOs



Terms & Conditions of Sanction

The loans from ABFL are governed by the following terms and conditions (wef 1 January 2012).

Borrower Category	Activity	Processing Fee	Interest rate	Repayment Period
Individuals / Partnership firms / Companies	Term Loan to Agriculture & Allied Activities	1% of loan amount + service tax	14%	Depending upon the cash flows
MACS / MMS/ VOs	Strengthening of Livelihoods		13%	5 years
VWDC/MACS/NGOs	Livelihoods in WDF Watersheds		9%	5 years

How to Apply: Customers desirous of availing services of ABFL may directly approach the company for assistance. The Contact details are provided overleaf.





Agri Business Finance (AP) Ltd.

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