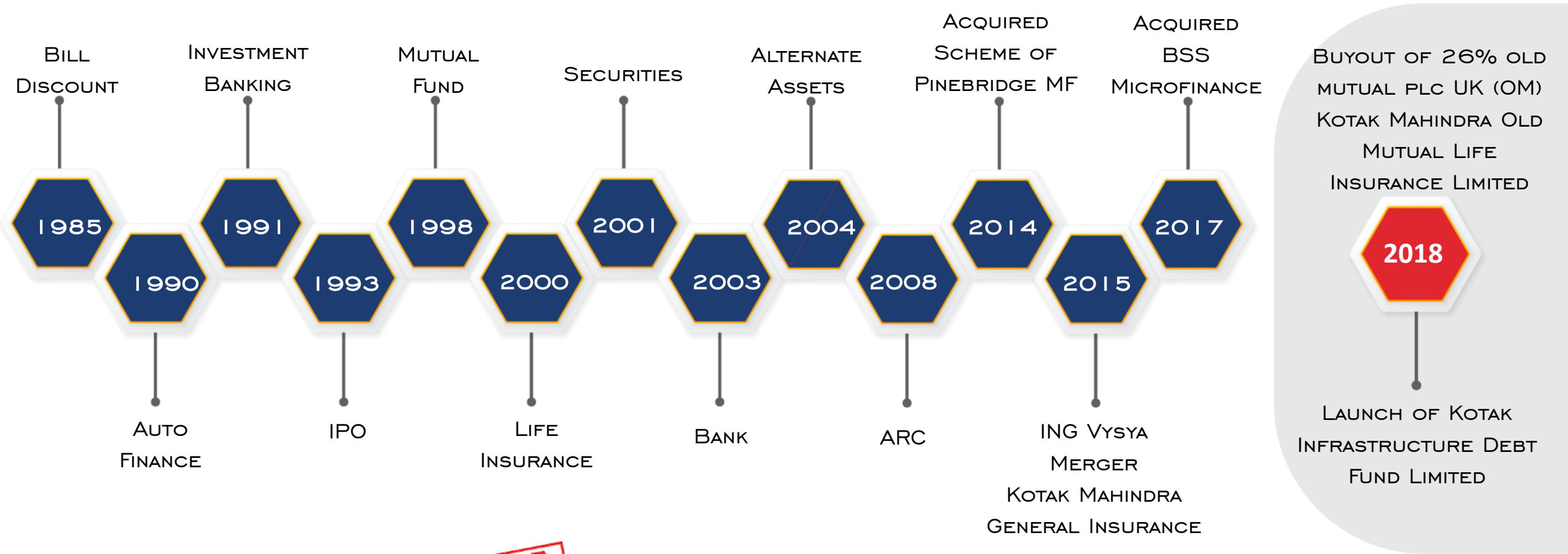


KOTAK MAHINDRA BANK: PROMOTING GROWTH FOR THE INDIAN FOOD PROCESSING INDUSTRY



TIMELINE: THE SUCCESS STORY



**AAA
RATING**

FOR BANK, KMP, KMIL, KS, KIAL



OUR VISION & VALUES THAT SUPPORT

KOTAK'S VISION



THE GLOBAL INDIAN
FINANCIAL SERVICES
BRAND



THE MOST
PREFERRED
EMPLOYER IN
FINANCIAL SERVICES



THE MOST TRUSTED
FINANCIAL SERVICES
COMPANY



VALUE
CREATION

KOTAK'S VALUES



DOWN-TO-EARTH AND
APPROACHABLE



MUTUAL RESPECT
AND TRANSPARENT IN
DEALING



PASSION TO
ACHIEVE



ENTREPRENEURIAL
APPROACH

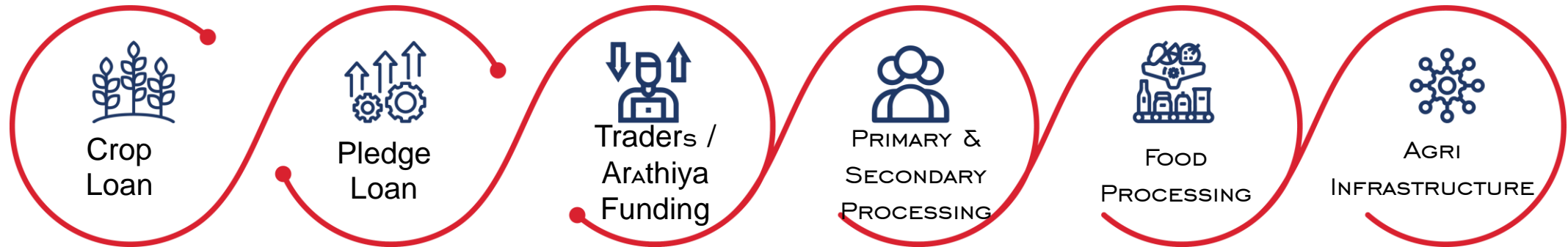


ETHICAL WITH A
GOVERNANCE
MINDSET



THE ABG CATERS TO THE ENTIRE AGRI VALUE CHAIN FROM CULTIVATION, PRE & POST HARVEST FUNDING, PRIMARY & SECONDARY PROCESSING, COMMODITY TRADING.

AGRI BUSINESS VALUE CHAIN



HOW WE AT KOTAK BANK HELP FOOD PROCESSING INDUSTRY IN AGRICULTURE

Agri
Business
Group



COMPLETE SUITE OF FINANCIAL PRODUCTS FOR ALL THE AGRICULTURE ENTREPRENEURS, AGRO AND FOOD BUSINESSES



PRESENCE ACROSS ALL AGRICULTURE SECTOR VALUE CHAIN



FINANCED A WIDE RANGE OF PROJECTS THAT INVOLVE SUBSIDIES AND GRANTS FROM VARIOUS GOVT. AGENCIES



PRESENCE ACROSS ALL MAJOR STATES AND AGRICULTURE HUBS



15 YEARS OF FOCUSED EXPERIENCE INTO AGRICULTURE AND AGRICULTURE VALUE CHAIN FINANCING



DEDICATED PROFESSIONALS AND RELATIONSHIP MANAGERS IN AGRICULTURE FINANCING WITH AN AVERAGE VINTAGE OF 7 YEARS



STRONG DIGITAL ONBOARDING PROCESS – DIGITAL SANCTION LETTER GENERATION AND E-EXECUTION OF DISBURSEMENT DOCUMENTS



FUND BASED

- WORKING CAPITAL (CC & OD)
- TERM LOAN
- BILLS DISCOUNTING
- PCFC
- LCBD
- FCTL (FOREIGN CURRENCY TERM LOAN)

NON FUND BASED

- BANK GUARANTEE (BG)
- LETTER OF CREDIT (LC)
- FCDL (FOREIGN CURRENCY DEMAND LOAN)
- VAR LIMITS (HEDGING)

OTHER CATEGORY

- PROJECT FINANCE
- COMMODITY FUNDING
- FARMER FUNDING
- AGRICULTURE INFRASTRUCTURE FUND
- FUNDING TO FPOs
- FUNDING AGAINST LIQUID SECURITIES
- STRUCTURED PRODUCTS

- ✓ PCFC – PRE-SHIPMENT CREDIT IN FOREIGN CURRENCY
- ✓ LCBD – BILL DISCOUNTING BACKED BY LETTER OF CREDIT
- ✓ VAR – VALUE AT RISK



OUR PRIORITY IS TO MEET YOUR FINANCIAL NEEDS,
AND WE ARE READY TO PROVIDE YOU WITH ANY ASSISTANCE YOU REQUIRE

REACH OUT TO US WITH YOUR QUERIES AND LET US RESOLVE YOUR
CONCERNS AT THE EARLIEST



1 860 266 5700
(TOLL-FREE NUMBER)



CUSTOMERFIRST@KOTAK.COM



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