



Edelweiss Agri Services & Credit



The IPGA Pulses Conclave , Jaipur - 2016



The Edelweiss Group

The Pulses Value Chain

The Edelweiss Agri Services & Credit



CREDIT

Customer centric credit solutions

—

Corporate

Collateral based Lending & Advisory

Retail

Housing Finance
SME Finance
Rural Finance



COMMODITIES

Bringing efficiency to Commodities

—

Agri & Services Credit

Agri Commodities Distribution

Precious Metals



FINANCIAL MARKETS

Strong franchise across product spectrum

—

Corporate Finance Advisory

Broking & Wealth Management



ASSET MANAGEMENT

Differentiated offerings and top quartile performance

—

Asset Reconstruction

Mutual Funds

Offshore Funds

Alternative Asset Management



LIFE INSURANCE

New Age player with no legacy issues

—

JV with Tokio Marine

Proprietary need based selling approach



LONG TERM VALUE DRIVERS



LONG TERM VALUE CREATION



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Business Overview: End-to-End Solutions



Warehousing

- Dry
- Cold Storage
- Warehouse Management Services
- FTZ / SEZ
- Port
- International



Procurement

- Farmer buying
- Mandi buying
- Trade buying
- International



Collateral Management

- Banks
- Other financial institutions
- Domestic & International



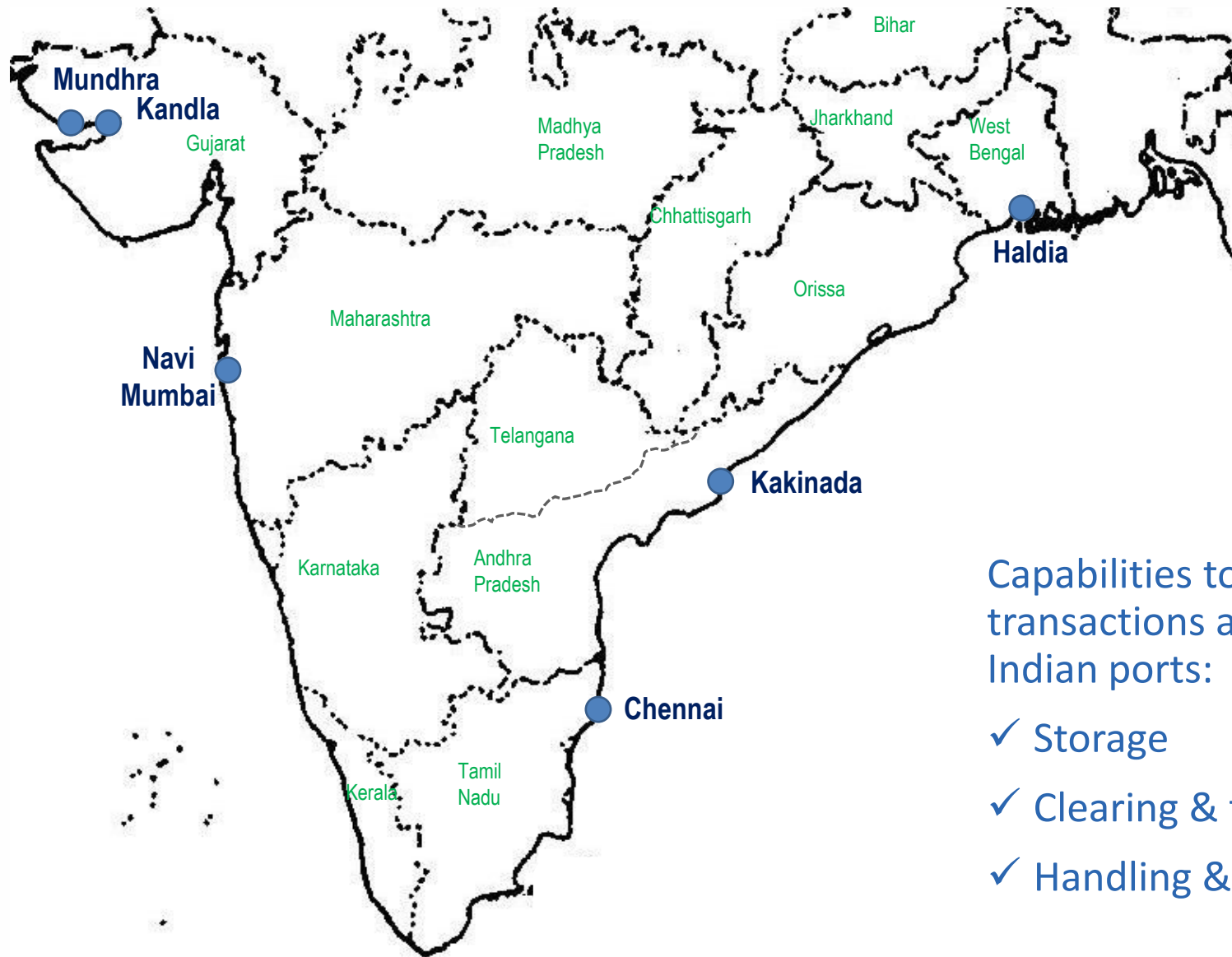
Allied Services

- CHA / Clearing & Forwarding
- Grading & Sorting
- Logistics

Advantages to Clients



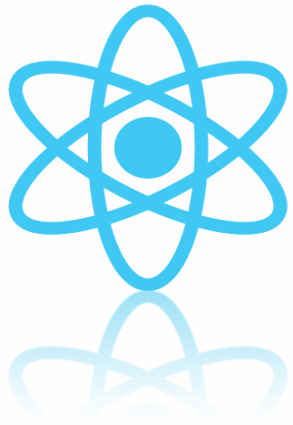
Agri services & credit – Presence at all Major Indian Ports



Capabilities to handle transactions across all major Indian ports:

- ✓ Storage
- ✓ Clearing & forwarding
- ✓ Handling & transportation

Quality Assaying & Testing



QUALITY LABS ACROSS INDIA

• Rajasthan	5
• Uttar Pradesh	3
• Maharashtra	3
• Gujarat	2
• Madhya Pradesh	2
• Bihar	1
• West Bengal	1
• Telangana	1
• Delhi	1
• Kerala	1
• Haryana	1
• Punjab	1
• Karnataka	1
Total	23

COMMODITIES TESTING CAPABILITY

- Food Grains
- Oil Seeds
- Vegetable Oils/Ghee
- Spices & Condiments
- Oil Cakes/DOC
- Cereals & Pulses
- Fibre
- Cotton Bales
- Dry Fruits/Nuts
- Guar Gum/Guar Seed
- Vegetables
- Tea/Coffee
- Sugar/Gur



- ✓ Pan-India network of State-of-the-Art technology enabled Quality Testing & Certification Laboratories; National Quality Lab at Vashi, Navi Mumbai
- ✓ Commodities tested for all physical & chemical parameters as per established standards





- ✓ We perform stack fumigation under sheets using Aluminium Phosphide for Pulses
- ✓ Memberships / affiliations with NPMA (USA) and GAFTA (UK)

Standard Pest Management Measures in ASC Warehouses

S.N.	Treatment Name	Standard Frequency
1	Stack Fumigation	Once in 45-60 days
2	Prophylactic Spraying – Residual treatment	Once in 60 days
3	Prophylactic Spraying – Space treatment	Post de-gassing and need-based interim service
4	Anti-Rodent Treatment	Once in 30 days
5	Anti-Weed Treatment	Need Based
6	Anti-Termite Treatment	Need Based
7	Snake Prevention Treatment	Need Based



✓ **Professional Warehousing**

Edelweiss offers warehousing and allied services to all participants of the Ecosystem – farmers, traders, processors, corporate and commodity exchanges.

✓ **Collateral Management:**

Edelweiss focuses on quantity and quality protection through

- ✓ operational control
- ✓ reflective price monitoring and
- ✓ wide infrastructure facilities enables banks / NBFCs to lend against Agri-commodities.



- ✓ Strict adherence to Standard Operating Procedures
- ✓ Team of professionals with domain experience
- ✓ Strong and dependable risk management practices
- ✓ Comprehensive end-to-end solutions for the entire commodity eco-system
- ✓ Technology-based real-time tracking & monitoring solutions
- ✓ Stock disposal capabilities for clients and banks
- ✓ Research-backed price advisory to ensure banks remain marked to market at all times

Warehousing Activities

Pre-Storage Preparedness

Quality Assaying & Testing

Weighment

Grading and Sorting

Audit and Surveillance

Commodity Health Management

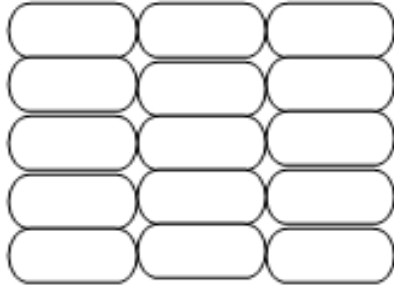
Insurance

24x7 Security & Crisis Management

Best Warehousing Practices – Stacking of Goods

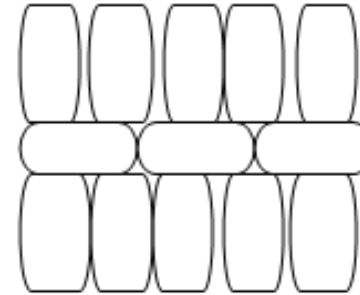


Simple Stacking



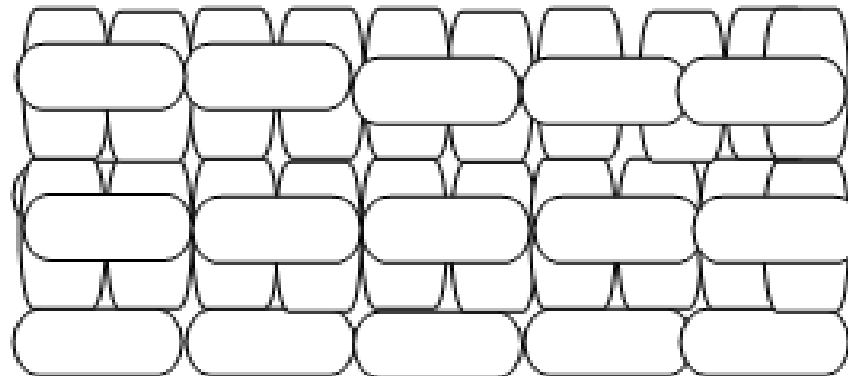
Not advisable for Agri goods

Block Stacking



Most used for Agri goods

Criss-Cross Stacking



The Edelweiss Method of Stacking

Best Warehousing Practices – Preservation of Stocks



Following are some of the best storage management practices that are observed to safeguard the stocks in our warehouses:

- ✓ Maintenance of hygiene in and around warehouse
- ✓ Maintenance of warehouse structure
- ✓ Periodical Aeration
- ✓ Periodical examination of stocks
- ✓ Classification and Categorization of stocks
- ✓ Re-stacking of stock may be done to sustain the quality of commodity





Warehouse and Stock Audits - Periodical
Audit by independent team controlled
centrally from HO

- ✓ Audit Frequency
 - ✓ All new warehouse taken on rent audited within one month of takeover
 - ✓ Frequency of audit based on total exposure in that particular location
- ✓ Audit Check Points
 - ✓ Physical verification of all stock, asset and consumables
 - ✓ Verify all the registers, records maintained in warehouse
 - ✓ Action Taken Report (ATR) of last audit to be checked





- ✓ Fundamental research including Supply & demand analysis, specializing in softs, grains, pulses, oilseeds, spices, veg. oils.
- ✓ Periodic Commodity specific Research Reports:
 - ✓ Daily
 - ✓ Weekly
 - ✓ Monthly
 - ✓ Special Reports
- ✓ Crop Tours during pre and post harvest seasons to ascertain the production expected
 - ✓ Periodic telephonic updates from the farmers to derive best estimates on yields
- ✓ Research-backed price advisory to ensure banks remain marked to market at all times
- ✓ Dedicated Price-Polling function

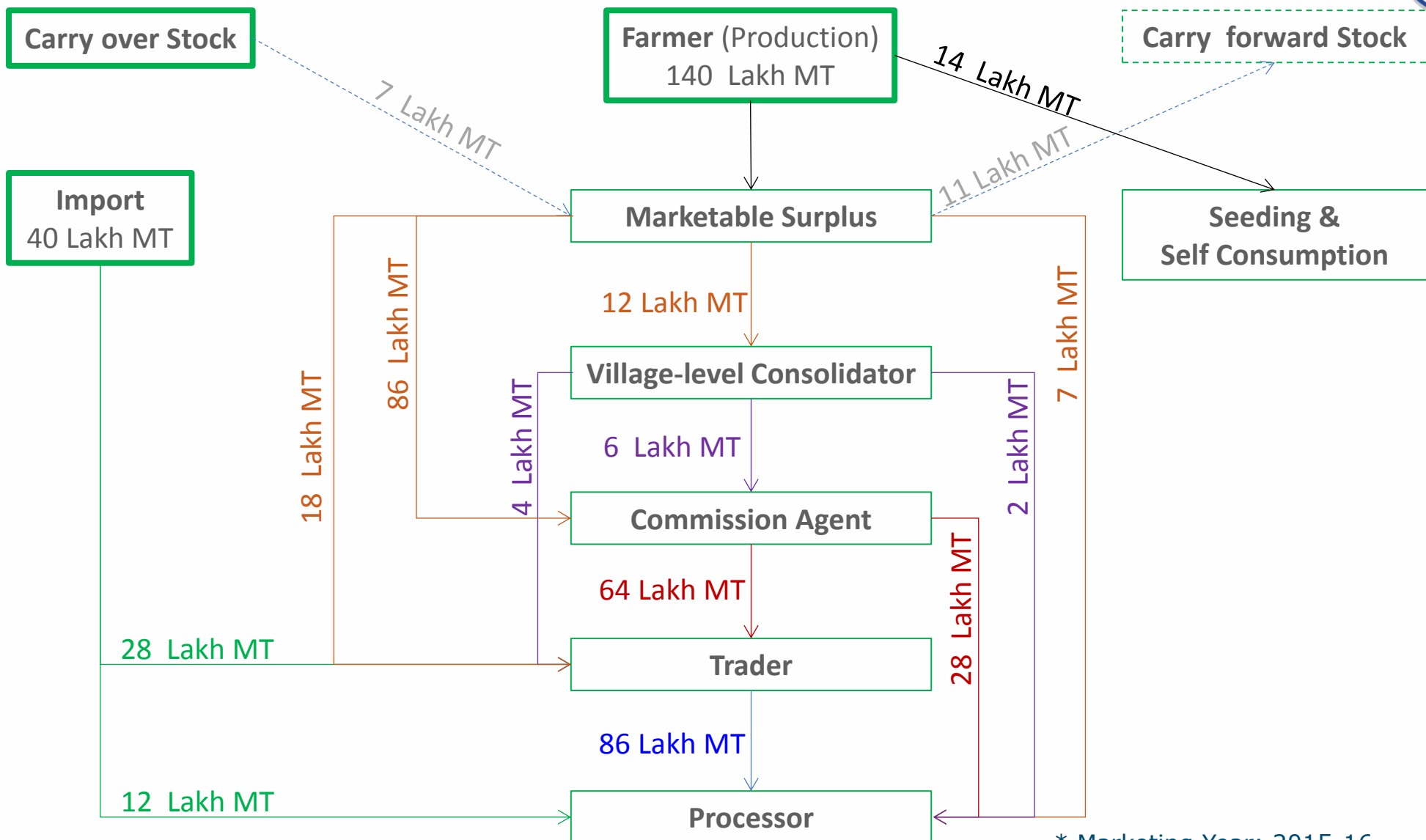


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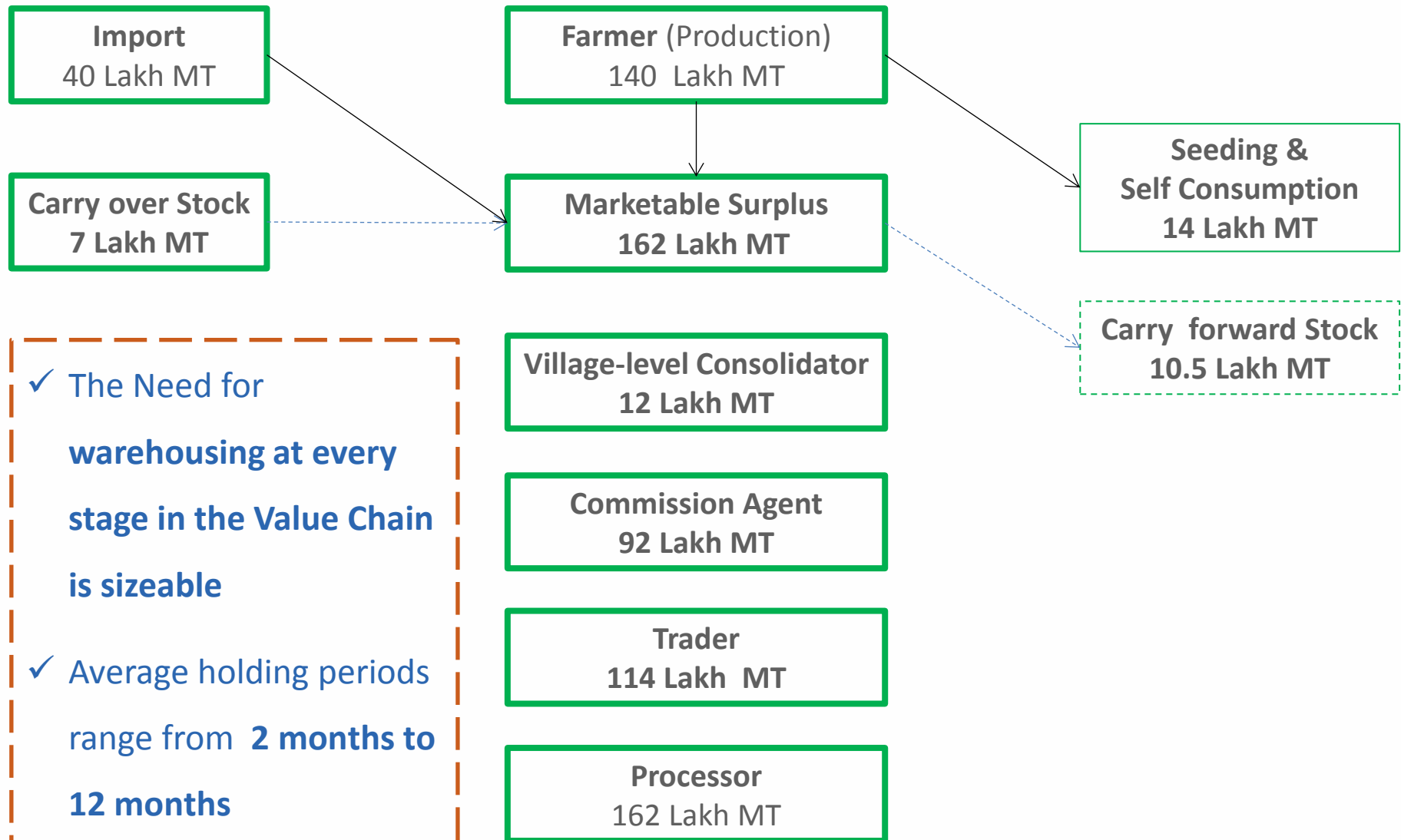
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Pulses Value Chain & Multi-Level movement of stocks



* Marketing Year: 2015-16
Source: Edelweiss Agri Research

Pulses Value Chain & Multi-Level requirement for Warehousing



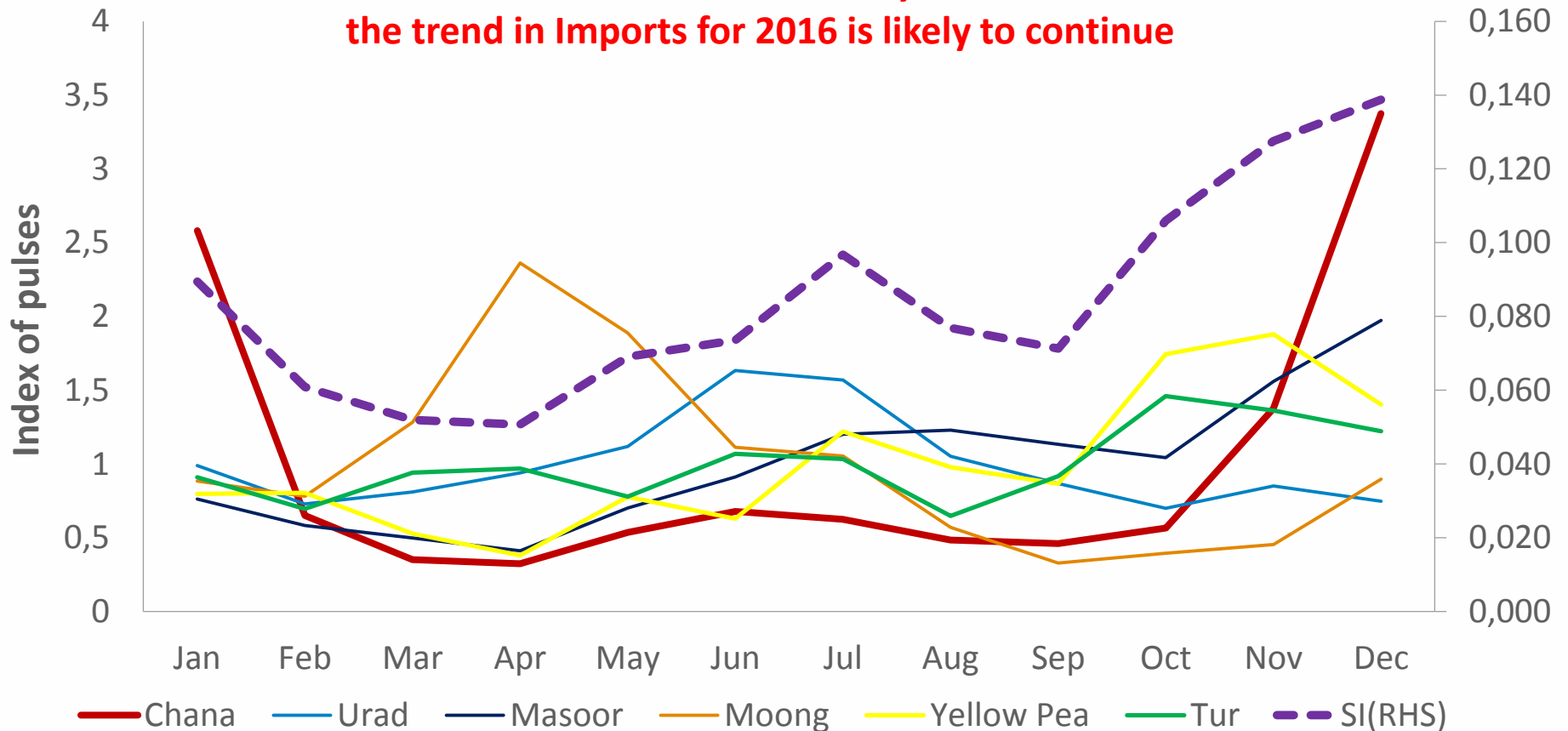
* Marketing Year :2015-16
Source: Edelweiss Agri Research

Demand for Professional Warehousing will rise over the next 12 months



Pulses import Seasonality Index

Based on the seasonality index,
the trend in Imports for 2016 is likely to continue



* Calculated based on the monthly imports for 4 years. Minor pulses are not included
Source: DGCIS

Key Operational indicators



Warehousing Area (Lakh sq.ft.)	55+
Number of Warehouses	250+
Capacity (Lakh MT)	10+
Empanelled with Banks	20+
Quantity Handled (Lakh MT)	25+
Number of commodities handled	65+
Number of Clients serviced	900+
Manpower	550+
Number of Warehouse Audits	700+





Thank You

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