

**CREDIT APPRAISAL MEMORANDUM (CAM)**

Date: 09-06-2025

CAM Reference No.: CAM\_SAMFIN\_FPO\_FY25\_101

**CREDIT APPRAISAL MEMORANDUM (Renewal Cum Enhancement)**

Borrower Name: AgroHarvest Producers Ltd

State: Tamil Nadu

Primary Commodities: Paddy, Millet

Loan Type: Short-Term Output Loan (Revolving)

Tenure: 120 Days

Proposed Amount: INR 7.50 Mn

Interest Rate: 15.75% p.a.

Processing Fees: 1.25% p.a.

Security: Personal Guarantee of Directors

Customer Since: 2021

**1. Business Description:**

AgroHarvest Producers Ltd is engaged in the procurement of paddy, millet from small and marginal farmers in the Tamil Nadu region.

The enterprise focuses on value addition through grading, packaging, and marketing of farm produce to institutional buyers.

They plan to utilize the proposed facility to scale procurement volumes during the upcoming season and meet rising demand.

## **Samunnati Financial Intermediation and Services Pvt Ltd**

### **2. Infrastructure Details:**

- Godown: 2000 sq. ft. (Leased) - Capacity: 5000 Qtls
- Processing Unit: 4T/Hour (Owned)
- Office: 750 sq. ft. (Leased)
- Vehicles: 1 Tractor, 1 Mini Truck

### **3. Promoters & Key Management:**

- Ravi Patel (CEO, 35, 5% shareholding) - CRIF Score: 712
- Suman Yadav (Director, 34, 3.5% shareholding) - CRIF Score: 688
- Arvind Rao (Director, 37, 4% shareholding) - CRIF Score: 703

### **4. Banking Conduct:**

Main Bank: Union Bank of India

Account Type: Current

Turnover (FY24 Provisional): INR 41.25 Mn

Banking Credits: INR 39.75 Mn

### **5. Financial Summary:**

FY22 (Audited) - Revenue: INR 15.0 Mn | PAT: INR 0.75 Mn

FY23 (Audited) - Revenue: INR 26.25 Mn | PAT: INR 1.35 Mn

FY24 (Provisional) - Revenue: INR 41.25 Mn | PAT: INR 2.4 Mn

FY25 (Projected) - Revenue: INR 45.0 Mn | PAT: INR 2.7 Mn

## **Samunnati Financial Intermediation and Services Pvt Ltd**

### **6. Risk Analysis:**

Primary Risk: Price fluctuations in paddy, millet

Mitigation: Forward contracts with institutional buyers and storage infrastructure

Financial Risk: Moderate gearing, satisfactory current ratio

Management Risk: Directors are experienced with strong repayment history

### **7. Repayment:**

Interest: Monthly

Principal: Bullet repayment at end of tenor

Receivables to be routed via escrow/virtual account

### **8. Recommendation:**

Recommended to enhance short-term output loan from current INR 5.50 Mn to INR 7.50 Mn.

Repayment history is clean, and borrower maintains over 90% banking compliance with digital transactions.

High social and trade capital.

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