About Us

NCML Finance Private Ltd. (NFin) is an RBI registered Non-Banking Finance Company (NBFC) with focus on rural and agri-business finance. The Company is a wholly owned subsidiary of National Collateral Management Services Ltd. (NCML). NCML is an eleven year old market leader in the areas of agriculture logistics with focus on Supply Chain Management, Warehouse Services and Collateral Management.

The NCML Board has committed an equity of ₹3360 million ($ 50 million) to NFin. This makes NFin one of the few NBFCs to begin operations with such a large capitalization.

About NCML

NCML is the country's leading organization providing a bouquet of commodity based services under a single umbrella. Since its incorporation in 2004, NCML has empowered a multitude of stakeholders in the commodity value chain in managing their risks. NCML is governed by an independent and professional board. The Company was promoted by NCDEX, IFFCO, leading banks and reputed organizations. Fairfax India now holds majority ownership interest and management control in NCML. Other shareholders of NCML are Punjab National Bank, Bank of India, Corporation Bank, Indian Bank and HAFED.

About Fairfax India

Fairfax India is an investment holding company whose objective is to achieve long-term capital appreciation, while preserving capital, by investing in public and private equity securities and debt instruments in India and Indian businesses or other businesses with customers, suppliers or businesses primarily conducted in, or dependent on, India. Fairfax India is a group Company of Mr. Prem Watsa led Fairfax Financial Holdings which is based in Toronto, Canada and is listed on the Toronto Exchange.

NCML FINANCE

NCML Finance Private Limited

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Previously known as TG Finance, NCML Finance is now a wholly owned subsidiary of NCML – a Fairfax Company.

NCML
We understand commodities

A FAIRFAX Company

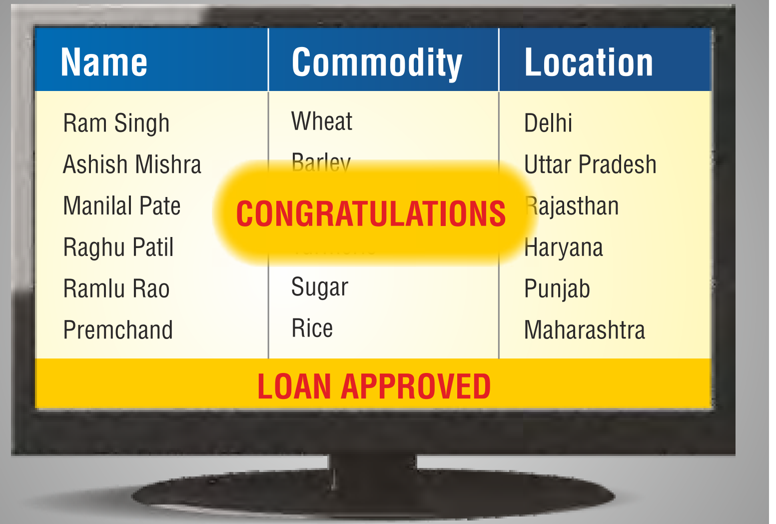
NCML FINANCE

Maximum loan...
Instant **payment**

GET FINANCE IN TWO SIMPLE STEPS

1 GET YOUR AADHAR CARD

2 GET YOUR COMMODITY



Get loans against your commodity

Why us

NFin has simplified the processing of loans and provides customized solutions by adopting the following means:

Digital Lending Platform

- By using state-of-the-art technology, the company processes all loan applications on digital platforms, further reducing the turnaround time.
- NFin has built a unique risk based technology platform where the loan values are appraised and margins are calculated on a real time basis to assess variety, grade, mandi trade and volatility in the commodity prices. The technology facilitates a dynamic Loan to Value (LTV) ratio to borrowers.

Multipurpose Loans

NFin strives to provide financing solutions to meet all its customer needs.

Professional Approach

Given NCML's lineage, NFin understands the nuances and sensitivities of the market. Following the best practices in the industry, NFin's processes are meticulous, organized and professional. Systems have been put in place for analyzing queries as well as addressing individual needs by following a customer centric approach.

State-of-the-art technology

- **Aadhar based digital authentication**
- **Electronic documentation**
- **Mobile based real time customer communication**

Products offered

Warehouse Receipt Funding

NFin funds the storage receipt or warehouse receipt (Warehouse Receipt Finance – WRF) for commodities kept in the custody of NCML or other Collateral Management service providers. The collateral is the underlying commodity.

Loan Against Property

Borrowers are sanctioned loans against his/her underlying warehouse, commercial property, residential house etc.

Rent Discounting

Owners of warehouses, cold storages, commercial properties, having rental agreements with reputed parties are sanctioned lump sum rentals upfront for the whole tenure. This gives high liquidity to the customer for working capital and personal requirements.

Demat Funding

This product is similar to WRF where the underlying commodity is held in an electronic format and the physical commodity is held in NCML warehouses accredited by the National Commodity and Derivatives Exchange (NCDEX). NCML's warehouses are spread across the country and issue credible and reliable warehouse receipts (WHRs) for accepting physical deliveries of commodities traded in the commodity futures market on the NCDEX platform.