



AGRI-WOMEN SCHEME

Agribank welcomes you to our Agri-Women Scheme, an affordable financing facility with relaxed terms and conditions designed to promote women inclusion.

What makes this offering different?

The Agri-women scheme strategically focuses on empowering women in agriculture by addressing systemic barriers such as limited access to land, credit, and training, while promoting gender equality and sustainable farming practices. The Scheme is specially designed to provide our customers with relaxed funding conditions including off- take agreements, flexible grace periods, low interest rates and tolerance for collateral shortfalls.

Who qualifies?	<ul style="list-style-type: none"> • Women over the age of 35 years • Women married in community of property are not eligible • For legal entities, at least 50+% of the ownership should consist of women • New and existing businesses are eligible subject to financial viability and development impact • Projects that strive towards climate adaptation and resilience are encouraged
Loan products	<ul style="list-style-type: none"> • All products except loan consolidation & debt takeover • There is an added advantage to climate- resilient projects, agro-processing, and innovations
Which industries can optimally benefit from this offer?	<ul style="list-style-type: none"> • All agriculture and agriculture related industries. Projects that drive climate adaptation, ESG and innovation are encouraged
What is the loan limit?	<ul style="list-style-type: none"> • There is no loan limit. The loan amount to be acquired will be assessed based on affordability and the risk appetite of the Bank
Interest rate	<ul style="list-style-type: none"> • Minimum lending rate is 7% and above 7% interest rate may be adjusted upwards as guided by the pricing policy
Facilities offered	<ul style="list-style-type: none"> • Collateral (100% LTV) • Salary backed – debit order/ payroll deduction • Contract financing (Off-take agreement and tripartite agreement)