

## Press Release

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# ARYA.AG'S NBFC CROSSES ₹2000 CRORE MILESTONE IN COMMODITY FINANCE, A FIRST IN INDIA

*~ Leading Grain Commerce Platform Transforms Rural Financial Inclusion Through Post-Harvest Commodity-Based Lending*

Arya.ag, India's largest and only profitable grain commerce platform, today announced that its Non-Banking Financial Company (NBFC) arm has crossed the landmark figure of **₹2000 crore in commodity finance**, becoming the first in the country to achieve this scale in agri-based lending of this kind. This achievement marks a significant advancement in rural finance, challenging conventional wisdom that commodity finance at the farmgate level is too risky, fragmented, and unscalable. Unlike traditional lending models, Arya.ag's approach is anchored in financing against actual grain stored across India's heartland, supported by its robust technology infrastructure and decentralised storage network.

Anand Chandra, Co-founder of Arya.ag, commented: *"Reaching ₹2000 crore in commodity finance through our NBFC validates our integrated approach to post-harvest solutions. This milestone positions us as the largest NBFC in India's commodity collateral funding space, effectively doubling the scale of other players in this segment. We've developed a model where farmers receive loans in under 30 minutes based solely on KYC, changing the dynamics of rural finance. The virtually nil NPAs we've maintained while serving approximately 8 lakh farmers shows*



*that when financial products align with real commodities and farmer needs, scale and sustainability naturally follow. Beyond our NBFC's direct lending, we've facilitated an additional ₹10,000 crore through partner banks against our warehouse receipts, bringing the total financing enabled this year to ₹12,000 crore."*

The company reports that its NBFC has become the largest in India in the commodity collateral funding space, effectively doubling the scale of other players in this segment. This achievement is part of a larger financing ecosystem, where partner banks have additionally disbursed over ₹10,000 crore against warehouse receipts issued by Arya.ag, bringing the total facilitated financing to ₹12,000 crore this financial year.

This achievement follows Arya.ag's recent recognition with the 2025 Forward Faster Sustainability Award in the Climate Action category by the UN Global Compact Network India, and its securing of an INR 2.5 billion loan facility backed by GuarantCo and HSBC

India. Operating across 21 states and covering 60% of Indian districts, Arya.ag manages over 4 million metric tons of commodities across 3,500+ warehouses with a total value exceeding ₹10,000 crore. Its success in commodity finance demonstrates that post-harvest solutions may be the key to unlocking the next frontier in agricultural financial inclusion.

## About Arya.ag

Arya.ag is India's largest and only profitable grain commerce platform. It enables freedom of choice for farmers and their organisations to decide 'when' and 'to whom' they would want to sell their produce post-harvest by offering access to farmgate-level storage, seamless finance and transparent commerce. It eliminates the trust deficit in grain commerce through its exponentially growing layer of visibility and control, currently stretching across 60% of Indian districts, covering over 11,000 agri-warehouses. Arya.ag aggregates and stores USD 3 billion of grain annually while enabling disbursement of over USD 1.5 billion of loans to small-holder farmers, their organisations and other stakeholders. Arya.ag works towards creating equitable value chains in agriculture, assuring inclusive growth and greater transparency.

