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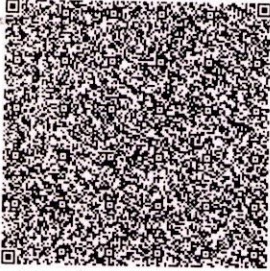
सत्यमेव जयते

## INDIA NON JUDICIAL

### Government of National Capital Territory of Delhi

#### e-Stamp

Certificate No. : IN-DL27586680828889N  
Certificate Issued Date : 13-Jul-2015 11:39 AM  
Account Reference : IMPACC (IV)/ dl753203/ DELHI/ DL-DLH  
Unique Doc. Reference : SUBIN-DL75320352544424231022N  
Purchased by : HDFC BANK LTD  
Description of Document : Article 5 General Agreement  
Property Description : Not Applicable  
Consideration Price (Rs.) : 0  
(Zero)  
First Party : HDFC BANK LTD  
Second Party : SMALL FARMERS AGRI BUSINESS CONSORTIUM  
Stamp Duty Paid By : HDFC BANK LTD  
Stamp Duty Amount(Rs.) : 100  
(One Hundred only)



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**\* Statutory Alert:**

1. The authenticity of this Stamp Certificate should be verified at "www.shcilestamp.com". Any discrepancy in the details on this Certificate and as available on the website renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

**Agreement between  
Small Farmers' Agribusiness Consortium, New Delhi  
(Department of Agriculture & Cooperation, Ministry of Agriculture)  
and HDFC BANK Ltd.**

This Agreement is executed on this 14<sup>th</sup> of July 2015.

**Between HDFC Bank Ltd.** (Name of "Bank"), (hereinafter called "Bank"), having its registered office at **HDFC Bank House , Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013** (which includes its assignees) as first party,

and **Small Farmers' Agribusiness Consortium(SFAC)**, a society registered under Societies Registration Act 1860, having its registered office at NCU Auditorium Building, 5th Floor, 3, Siri Institutional Area, August Kranti Marg, Hauz Khas, New Delhi 110016, hereinafter called "SFAC" as second party.

Whereas SFAC is a Developmental Institution with its core aims and objectives focused on supporting small & marginal farmers 'organizations; SFAC deals with agriculture in its wider connotation, including agri-allied activities;

And Whereas "Bank" in furtherance of its desire to play an active role in promoting quality investments in the agri business sector is agreeable to provide/has provided collateral free lending to Farmer Producer Companies (FPCs) and is desirous of seeking Guarantee Cover from SFAC under EGCGFS.

In consideration of the Credit Guarantee Fund of Small Farmers Agri Business Consortium (hereinafter referred to as "SFAC" which expression shall, unless repugnant to the context, also include its successors and assigns), agreeing to guarantee under the Equity (a copy whereof is hereto annexed and which is hereinafter referred to as "the Scheme"), certain credit facilities granted by "Bank" to FPCs, which is an eligible borrower as per the Scheme.

**"Bank" viz HDFC Bank Ltd, does hereby enter into Agreement with SFAC as follows:**

1. That the provisions of this agreement shall be in addition to, and not in derogation of, the provisions of the Scheme and the guidelines and instructions issued by SFAC from time to time.
2. That the provisions of the Scheme and such modifications as may be made thereto from time to time shall be deemed to be incorporated in this agreement and shall be binding on "Bank", in so far they relate to the credit facilities granted by "Bank" to FPCs.
3. That the provisions of the Scheme and this Agreement shall be applicable to the Credit Facility/ies for which Guarantee Cover has been sanctioned by SFAC to "Bank" under the Scheme.
4. That "Bank" shall claim the benefit of the Guarantee under the Scheme only in respect of the Credit Facility/ies specified herein, and to the extent provided, and that "Bank" shall for this purpose obtain and preserve affidavits or other documents from the FPCs or otherwise satisfy itself by reference to the Borrowers' books of account or other records that the Borrower in respect of whom the benefit of the Guarantee has been or is to be provided by SFAC is eligible for the Guarantee under the Scheme.
5. That "Bank" agrees that if the Borrower ceases to be so eligible, it shall, in accordance with and subject to the provisions of the Scheme, be excluded from the benefit of any guarantee and that for this purpose, "Bank" shall obtain from the Borrower at such intervals as may be required by SFAC, such information /declarations as may be deemed necessary.

