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# INDIA NON JUDICIAL

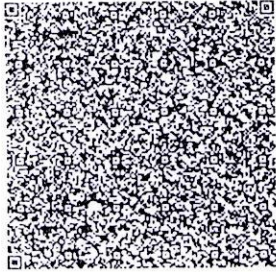
## Government of National Capital Territory of Delhi



सत्यमेव जयते

### e-Stamp

Certificate No.	:	IN-DL42812662112326N
Certificate Issued Date	:	13-Aug-2015 05:16 PM
Account Reference	:	IMPACC (IV)/ dl942203/ DELHI/ DL-DLH
Unique Doc. Reference	:	SUBIN-DL4220383037394234863N
Purchased by	:	SMALL FARMERS AGRIBUSINESS CONSORTIUM
Description of Document	:	Article 5 General Agreement
Property Description	:	NA
Consideration Price (Rs.)	:	0 (Zero)
First Party	:	YES BANK LIMITED
Second Party	:	SMALL FARMERS AGRIBUSINESS CONSORTIUM
Stamp Duty Paid By	:	SMALL FARMERS AGRIBUSINESS CONSORTIUM
Stamp Duty Amount(Rs.)	:	100 (One Hundred only)



-----Please write or type below this line-----

THIS NON-JUDICIAL STAMP PAPER OF INR 100/- FORMS AN  
 INTEGRAL PART OF MEMORANDUM OF UNDERSTANDING (MOU) EXECUTED  
 BETWEEN SMALL FARMERS' AGRIBUSINESS CONSORTIUM (SFAC) AND  
 YES BANK LTD. ON AUGUST 18, 2015 AT NEW DELHI.

For YES BANK LTD

Authorised Signatory

सपना निगम / SAPNA NIGAM  
 निदेशक (विकास) / Director (VCA)  
 लघु किसानों के विकास समिति  
 Small Farmers' Agribusiness Consortium  
 कृषि विभाग, नई दिल्ली  
 Govt. of India, Ministry of Agriculture

For YES BANK LTD.

Authorised Signatory

#### 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.

This Memorandum of Understanding (MoU) executed between Small Farmers' Agribusiness Consortium (SFAC) and Yes Bank Limited forms an integral part of Non Judicial Stamp Paper of INR 100.

For YES BANK LTD. Authorised Sign

This Memorandum of Understanding made at New Delhi on this 18<sup>th</sup> day of August, 2015

Between YES BANK LIMITED, a company incorporated and registered under the Companies Act 1956/ Companies Act, 2013 and a banking company within the meaning of section 5(c) of the Banking Regulation Act, 1949 and having its Registered office at Nehru Centre, 9th floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai - 400 018, India (hereinafter referred as the "Bank" which expression shall unless repugnant to the context or meaning thereof shall include its successors and permitted assigns) as First Party,

AND

Small Farmers' Agribusiness Consortium(SFAC), a society registered under Societies Registration Act 1860, having its registered office at NCUI 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 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 specified below granted by Bank to FPCs, which is an eligible borrower as per the Scheme.

Yes Bank Limited, does hereby enter into Agreement with SFAC as follows :

1. That the provisions of this Undertaking 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 Undertaking and shall be binding on Bank, in so far they relate to the credit facilities granted by Bank to FPCs

सपना निगम / SAPNA NIGAM  
निर्देशक (व. अ. अ.) / Director (VCA)  
सहकारिता विभाग - कृषि-उद्योग विभाग  
S. P. N. Agribusiness Consortium  
1, Siri Institutional Area, Hauz Khas  
Govt. of India, Ministry of Agriculture

For YES BANK LTD.

Authorised Signatory

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