

| PROCESSING FEES                                  |   |
|--|---|
| PRODUCTS   | EXISTING PF   |
| ESAF Dairy Development Loan                      | 0.50% of loan amount + Applicable GST   |
| Haritha Loan (All variants)                      | 2% of loan amount + Applicable GST  |
| ESAF Kisan Credit Card (E-KCC) (Working Capital) | 1.00 %+ Applicable GST for loans above Rs. 3 L  |
| ESAF Kisan Credit Card (E-KCC) (Term Loan)       | 1.00 %+ Applicable GST  |
| FPO Finance (Working Capital / Term Loan)        | Up to 1% on the WC limit/ Term loan + applicable GST                                  |
| FPO Finance (Demand Loan)                        | 0.50% +GST for Demand Loan  |
| ESAF Kisan Jyothi (Overdraft)                    | 1.50 % + applicable GST   |
| ESAF Kisan Jyothi (Term loan)                    | 1.50 % + applicable GST   |
| ESAF Farmer Interest Group Loan                  | 1.50 % + applicable GST   |
| ESAF SHG BLP                                     | 1% + applicable GST   |
| ESAF Kisan Pragati                               | Processing Fee for fresh sanction and renewal at the end of the loan tenor: 1 % + GST |
| ESAF Kisan Saral                                 | 2% + GST (For Renewal - 1% + GST)   |

\*No service charges or inspection charges should be levied by banks on priority sector loans up to Rs 25,000/-

| PREPAYMENT AND FORECLOSURE CHARGES (+ GST)   |                  |
|--|------------------|
| PRODUCTS   | EXISTING CHARGES |
| <p>In Working Capital / Overdraft (operative) limits, 4% pre-payment/fore-closure charges for sanctioned limit more than Rs. 3 Lakh. Foreclosure charges is applicable on the Sanctioned limit. Foreclosure charges is applicable, if the limit is closed/cancelled within 12 Months of availing the limit. Fore-closure charge is not applicable, if the limit is renewed/continued for the same amount after 12 Months. Whereas, it will be applicable, if the limit is renewed/continued for enhanced amount and cancelled/closed within 12 Months from the availing the enhanced limit. Pre-payment charges are not applicable for part payment.</p> |                  |
| ESAF SHG BLP   | Nil              |

| <b>PRODUCTS</b>                                  | <b>CHEQUE/NACH/SI RETURN CHARGES</b>  |
|--|---------------------------------------|
| ESAF Dairy Development Loan                      | Rs.300 per instance+ applicable GST   |
| Haritha Loan                                     | Nil                                   |
| ESAF Kisan Credit Card (E-KCC) (Working Capital) | INR 500 per instance + applicable GST |
| ESAF Kisan Credit Card (E-KCC) (Term Loan)       | INR 500 per instance + applicable GST |
| FPO Finance (Working Capital / Term Loan)        | Rs500 per instance+ applicable GST    |
| FPO Finance (Demand Loan)                        | Rs500 per instance+ applicable GST    |
| ESAF Kisan Jyothi (Overdraft)                    | INR 500 per instance+ applicable GST  |
| ESAF Kisan Jyothi (Term loan)                    | INR 500 per instance+ applicable GST  |
| ESAF SHG BLP                                     | Rs.250 per instance + applicable GST  |
| ESAF Kisan Pragati                               | INR 500 per instance+ applicable GST  |
| ESAF Kisan Saral                                 | INR 500 per instance+ applicable GST  |

| OTHER SERVICE CHARGES                            |  |   |                               |
|--|--|---|-------------------------------|
| PRODUCTS   | CHANGE OF BANK ACCOUNT CHARGES         | OTHERS  | INSPECTION/ LEGAL / VALUATION |
| ESAF Dairy Development Loan                      | Rs 300/- per instance + applicable GST | NA  | ACTUALS                       |
| Haritha Loan                                     | NA                                     | NA  | ACTUALS                       |
| ESAF Kisan Credit Card (E-KCC) (Working Capital) | NA                                     | NA  | ACTUALS                       |
| ESAF Kisan Credit Card (E-KCC) (Term Loan)       | NA                                     | NA  | ACTUALS                       |
| FPO Finance (Working Capital / Term Loan)        | Rs 500/- per instance + applicable GST | One time guarantee fee @ 0.85% of loan amount (max. Rs. 85000) and annual fee @ 0.25% p.a. to be borne by FPO for loans covered under Equity Grant and Credit Guarantee fund (EGGF)for FPO. | ACTUALS                       |
| FPO Finance (Demand Loan)                        | Rs 500/- per instance + applicable GST |   | ACTUALS                       |
| ESAF Kisan Jyothi (Overdraft)                    | NA                                     | NA  | ACTUALS                       |
| ESAF Kisan Jyothi (Term loan)                    | NA                                     | NA  | ACTUALS                       |
| ESAF SHG BLP                                     | Rs.250 per instance + applicable GST   |   | ACTUALS                       |
| ESAF Kisan Pragati                               | Rs 500/- per instance + applicable GST |   | ACTUALS                       |
| ESAF Kisan Saral                                 | Rs 500/- per instance + applicable GST |   | ACTUALS                       |

\*No service charges or inspection charges should be levied by banks on priority sector loans up to Rs 25,000/-

| Annual maintenance / Review cum renewal charges     |   |
|---|---|
| PRODUCTS  | EXISTING  |
| ESAF Kisan Credit Card (E-KCC)<br>(Working Capital) | 0.25% (subject to maximum of Rs. 1,500) /- + Applicable GST |

### Penal Charge Structure

|                                    |  |
|------------------------------------|--|
| Working Capital<br>- Running Limit | i) Rs.200/- per instance of Interest/ Principal/ EMI/ for loan amounts up to Rs.10 lakhs.<br>ii) Rs.300/- per instance of Interest/ Principal/ EMI/ for loan amounts greater than Rs.10 lakhs and up to Rs.50 L.<br>iii) Rs.500/- per instance of Interest/ Principal/ EMI/ for loan amounts greater than Rs.50 lakhs.   |
| TL - Instalment<br>Based           | i) Rs.100/- per instance for EMI amount up to Rs.50,000/-<br>ii) Rs.250/- per instance for EMI amount greater than Rs.50,000/- and up to Rs.5 Lakhs<br>iii) Rs.1000/- per instance for EMI amount greater than Rs.5 Lakhs and up to Rs.15 Lakhs<br>iv) Rs.2500/- per instance for EMI amount greater than Rs.15 Lakhs and up to Rs.25 Lakhs<br>v) Rs.5000/- per instance for EMI amount greater than Rs.25 Lakhs |

*\*Instances of defaulted payments mentioned in the above table, also includes non-financial obligations such as stock statement etc.*

Rate of Interest:

| <b>Agri Products</b>                                    | <b>INTEREST RATE</b>           | <b>Interest Type<br/>(Fixed / Floating)</b> |
|---|--------------------------------|---|
| ESAF Haritha Loan                                       | Repo rate + (13.09% to 14.34%) | Floating                                    |
| ESAF Dairy Development Loan                             | Repo rate + (13.08% to 14.33%) | Fixed                                       |
| ESAF FPO Finance  | Repo rate + (9.47% to 10.47%)  | Floating                                    |
| ESAF Farmer Interest Group Loan                         | Upto MCLR+5.25%                | Fixed                                       |
| ESAF Kisan Pragati/ ESAF Kisan Credit Card/ Kisan Jyoti | Repo rate + (10.50% to 11.50%) | Floating                                    |
| ESAF Kisan Vriddhi                                      | Upto MCLR + 9.65%              | Fixed                                       |
| ESAF SHG BLP  | Repo rate + (10.75% to 12.00%) | Floating                                    |
| ESAF Kisan Vriddhi                                      | MCLR Rate + 9.65%              | Fixed                                       |
| ESAF Kisan Saral  | Repo rate + (11.50% to 15.50%) | Floating                                    |