

Commodity based Finance
Annexure to Primary Credit Facility Application dated __/__/____

Interest rate, processing fees & other charges

I/We understand the following terms;

i) **Rate of Interest:** Interest rates on commodity based loans are fixed for the tenor at the time of disbursement. Maximum interest rate applicable to the facility(ies)/loan/product(s) are as under:

| Facility (ies) / Product | Particulars |
|----------------------------|--|
| Fund Based credit facility | Applicable Interest Rate: The sum of I-BASE + ___% (applicable term premia and "spread/margin" per annum), subject to minimum rate of I-BASE +__ % p.a., plus applicable interest tax or other statutory levy, if any. |

Final applicable rate is decided by ICICI Bank based on various other parameters as per the policy of ICICI Bank and will be communicated to the customer upon sanction of loan.

"ICICI Bank Base Rate" or **"I-BASE"** means the percentage rate per annum decided by ICICI Bank from time to time and announced / notified by ICICI Bank from time to time as its base rate.

As per the guidelines issued by RBI on Base Rate, in order to stabilize the system of Base rate calculations, banks are permitted to change the methodology for computation of Base Rate any time till December 31, 2010. In case there is change in Base Rate due to change in the methodology for computation of Base Rate, the "spread/margin" would appropriately be reset.

ii) **Processing Fee:** A non-refundable processing fee upto 2% (plus applicable service taxes) on the loan sanctioned by ICICI Bank shall be payable by me/us. The applicable processing fee that will become payable at the time of sanction/every disbursement¹, will be communicated to me/us on sanction of the loan application by ICICI Bank.

iii) **Other Charges:** Other charges including but not limited to statutory charges, such as stamp duty on documentation, Monitoring and Inspection Charges and Quality checking charges etc., as applicable, and any other charges as communicated to the customer from time-to-time by ICICI Bank are payable by me/us.

*All the above charges (i, ii & iii) comprises "All-in-cost" for availing the loan.

I am aware that further information on Commodity based Finance (CBF) is available on www.icicibank.com under Rural Business Banking (RBB) products.

Please acknowledge receipt.

Customer Signature

Name of the customer:

Date:

Place: