



**LOAN AGREEMENT
(unsecured)**

This agreement ("AGREEMENT") is executed at the place and on the date mentioned in the Schedule A hereunder by and between:

UJJIVAN SMALL FINANCE BANK LTD., a company incorporated under the provisions of the Companies Act, 2013 (CIN: L65110KA2016PLC142162) and a Banking Company within the meaning of Banking Regulation Act, 1949, with its Registered Office and Head Office at Grape Garden, No. 27, 3rd A Cross, 18th Main, Koramangala 6th Block, Bengaluru – 560 095 and operating through one of its branches, specified in Schedule A hereunder (hereinafter referred to as "**USFB**", which expression shall include its successors and assigns of the **One Part**, and the Borrower as mentioned in the Schedule A hereto (hereinafter referred to as the "**Borrower**", which term shall, unless repugnant to the context, be deemed to include the CoBorrower(s), if any, as detailed in the Schedule A hereto and each of his/her legal representatives, executors, administrators, successors, and permitted assigns, as applicable) of the **Other Part**.

Reference to the masculine gender includes the reference to the feminine gender and vice versa. The meaning of the terms used in this Agreement shall be equally applicable for both singular and plural forms of the terms. Unless otherwise specified, reference to a Clause shall mean reference to that particular clause of this Agreement.

WHEREAS, the Borrower has approached USFB for the financing requirements of the Borrower in respect of his/her agricultural/allied activities.

WHEREAS, on the basis of an application and representations from the Borrower, USFB has agreed to lend and advance to the Borrower a loan on the terms and conditions and for the purposes, set out herein below.

AND WHEREAS, the Co-Borrower agrees to secure and, jointly and severally undertake the obligations of the Borrower and co-sign the Agreement entered by the Borrower with USFB in accordance with the terms and conditions, set out herein below.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY MUTUALLY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Loan (defined hereinafter) shall be governed by the terms and conditions shared along with the Sanction Letter, the terms and conditions contained herein, to the extent the same are modified by these presents expressly or by necessary implication (hereinafter referred to as "**Terms & Conditions**").
2. USFB agrees to grant to the Borrower a loan not exceeding the amount as set out in Schedule A hereunder (hereinafter "**the Loan**") for the purpose [the Core Activities and/ or Supplementary Activities (as the case may be)] stated in the Schedule A hereunder and upon the Terms & Conditions, and the Borrower agrees to avail the Loan subject to the Terms & Conditions.
3. (a) The Borrower shall pay interest at the rate specified in the Schedule A hereunder in respect of Loan, subject to periodical changes in interest rates from time to time. Interest shall be calculated on actual number of days taken as 365 (Three Hundred and Sixty Five) a year in non-leap year, and 366 (Three Hundred and Sixty Six) days in leap year. In case the tenure of the Loan is spread over a non-leap and a leap year, the Interest is calculated by reckoning 365 (Three Hundred and Sixty Five) days in non-leap year and 366 (Three Hundred and Sixty Six) days in a leap year. Interest shall be payable by the Borrower, at such periodicity as mentioned in the Schedule A, on the last Business Day of such period. The Borrower confirms having perused and understood USFB's method of calculating interest on reducing balance rate and EPI.
(b) If USFB has granted moratorium for the Loan, for the period mentioned in the Schedule A, the Borrower shall pay to USFB during the moratorium period the PEP, or interest debited to the loan account (as the case be) related to the Loan, on the respective dates mentioned in the Schedule A, without any demand raised by USFB. The Borrower shall also commence repayment of EPI immediately after expiry of the moratorium period without specific notice by USFB.
(c) The Borrower agrees and accepts that the rate of interest is reasonable and represents genuine pre-estimate of the loss expected to be incurred by USFB in the event of non-payment of any monies by the Borrower and the Borrower hereby acknowledges the genuineness and reasonability of the same.
(d) If the Loan is availed on Fixed Rate of Interest, the rate of Interest will be fixed. If the Loan is availed on Floating Rate of Interest, the rate of interest shall be linked to the Marginal Cost of Funds Based Lending Rate (hereinafter referred to as "**MCLR**") or External Benchmark Lending Rate or such other rate duly notified by USFB in its branches, outlets, offices or Website (www.ujjivansfb.in), and the term MCLR or External Benchmark Lending Rate is a tenure linked benchmark, arrived based on the corresponding tenure of a particular advance/facility. The actual lending rate shall be determined by adding the components of Spread to MCLR or External Benchmark Lending Rate (of appropriate tenure). The Borrower is aware and acknowledges that during the tenure of the Loan, USFB shall have, at its discretion, the right to

change/reset/revise the Interest rate, including any benchmark recognised for arriving at the Interest [such as MCLR or External Benchmark Lending Rate] or only Spread, at any time and from time to time as per its policy and/or the guidelines issued by RBI or applicable laws or regulations, if any. Also, during tenure of the Loan, USFB shall have the right to shift/change the basis of such benchmark to any permissible reference rate as per the guidelines of RBI or as per its policy. However, in all such situations, USFB shall intimate the Borrower of such changes, through electronic media or print media or through display made in USFB's outlets/branches/offices/Website. Also, USFB shall ensure that such changes are effected only prospectively. The Borrower is aware and acknowledges that EPIs shall automatically change by reason of change in any rates, taxes, charges, imposts, levies and monies whatsoever that are or may be levied on the EPIs or the transaction contemplated under the Loan Documents or are or may become payable by USFB by virtue of the Loan Documents. Such change in the EPIs due to change in the rates, taxes, charges, imposts, levies and monies as stated above shall be effected only prospectively and the same shall automatically form part of the Loan.

(e) The Borrower shall reimburse or pay to USFB such amount as may have been paid or payable by USFB to any Government Authority, on account of any tax levied on Interest on the Loan. (f) The Loan shall be disbursed by USFB subject to the Borrower handing over to USFB such documents, as may be applicable and required by USFB. The disbursement of Loan shall be made into an account of the Borrower maintained with USFB or such other bank account of the Borrower at the place where the agricultural proceeds are received as approved by USFB. The Borrower agrees that the disbursement of the Loan made by USFB by credit to the account of any dealer (from whom the Borrower proposes to purchase the agricultural implements/ articles), pursuant to the instructions of the Borrower, shall be deemed as disbursement received by the Borrower. The date on which the Loan is disbursed to the Borrower in the above manner shall be referred to as **"Effective Date"**.

(g) The Borrower agrees and undertakes to repay to USFB the Loan availed along with interest and applicable charges in terms of the Terms & Conditions. The repayment of Loan availed for Core Activity and the Supplementary Activity shall be made on the due dates mentioned in the Schedule A. The Borrower is aware and agrees that, the differentiated repayment cycle (if any) stipulated for the Core Activity or the Supplemental Activity shall not affect the Borrower's liability to observe/ adhere to the repayment commitments. The repayment of all amounts under the Loan shall be through Electronic Clearing System ("ECS")/Automated Clearing House ("ACH") instructions as notified by RBI or through Standing Instructions linked to the Borrower's account with USFB ("SI") or through any other mode as permitted by USFB. The Borrower shall execute requisite mandate for registering ECS/ACH/SI. USFB is authorized to execute the ACH/ECS/SI on the Business Day falling on the previous or the subsequent day of the Due Date and the Borrower shall at all times ensure that the funding account is having requisite credit balance to honour such ACH/ECS/SI. In case there is any technical error in execution of ECS/ACH/SI or if the remittance relates to overdue payment or Pre-Closure the Borrower shall make the payment in cash. Notwithstanding the above, the Borrower shall pay to USFB, on demand being made by USFB, the balance then outstanding and owing to USFB inclusive of all interest upto the date of payment, together with any other charges as demanded by USFB.

(h) In case any part of the repayment is bounced owing to insufficient funds or any reason whatsoever, USFB shall be entitled to collect from the Borrower applicable charges at the rate specified in Schedule A hereunder. Any such charge for bounce of payment of EPI shall be paid to USFB by the Borrower in either in cash forthwith, or along with the next following EPI.

(i) The repayment of the Loan shall be made on the dates chosen by the Borrower (and as mentioned in the Sanction Letter/ Schedule A). In the event any payment/re-payment would otherwise be due on a day which is not a Business Day, it shall be due on the immediate next Business Day. The Borrower is aware and agrees that USFB may, at its discretion, grant the Borrower a grace period not exceeding 3 (Three) days for payment of EPI. However, this shall not absolve the Borrower of his/her/its obligation to make repayment of the Loan on the due dates. The Borrower shall be liable to pay to USFB late payment charges at the rate specified in the Schedule A, if repayment is not made on the respective due dates, as extended by USFB at its discretion through the grace period.

(j) If the Borrower wishes to pre-close the Loan, the same may be done by fulfilling the conditions specified in the Schedule A.

4. This Agreement is intended to and shall operate as a continuing security for all loans, indebtedness and liabilities of the Borrower to USFB at all times during the subsistence of the Agreement notwithstanding:
 - (a) The existence of a credit balance or "Nil" balance in any loan accounts of the Borrower at any time or any partial payment or fluctuation of accounts, or
 - (b) Any loans or any part thereof have been repaid either after demand has been made by USFB or otherwise, or has been so repaid on demand.
5. The Borrower hereby undertakes that the Loan availed from USFB shall be utilized only for the purpose for which it is sanctioned and shall not be utilised for any other purpose. The Borrower shall submit to USFB a certification, in such form, mode and manner stipulated by USFB, regarding end use of the Loan. In addition to this, USFB may, at its discretion, get the records of the Borrower verified through the auditor(s) of the Borrower or any auditor of USFB's choice to confirm end use of the Loan. USFB shall have the right to take appropriate measures (including criminal action) against the Borrower if such certification is found to be wrong. Further, the Borrower agrees that if USFB suspects or has reason to believe that the Borrower has violated the undertaking and/or any other terms and conditions stipulated by USFB including default of the repayment of the Loan or the interest or charges, USFB shall have the right to recall the loan amount at any point of time, and upon the Borrower failing to make the said payments within 7 (Seven) days from the date of such demand, USFB shall be entitled to recover the dues of the Borrower through lawful means.
6. The Borrower expressly recognizes and accepts that USFB shall, without reference to or intimation to the Borrower, be absolutely entitled and have full power and authority, to sell and/or assign to any third-party as USFB may decide, the Loan and all outstanding due to USFB under the Loan in any manner, either in whole or

in part and on such terms as USFB may decide including assigning or reserving to USFB the power to proceed against the Borrower, on behalf of the assignee, in case of any default committed by the Borrower under the Loan. USFB may, if it so desires, also assign to such assignee, the right to proceed against the Borrower. Any such sale or assignment shall bind the Borrower and the Borrower shall accept the third-party as its sole creditor jointly with USFB and in such event the Borrower shall pay to USFB or such creditor or as USFB may direct the outstanding amounts due by the Borrower under the Loan.

7. The Borrower hereby expressly and unconditionally agrees that notwithstanding anything to the contrary contained in any of the Loan Documents, during the subsistence of the Loan, USFB shall have the liberty to shift, at its discretion, without notice to the Borrower, from time to time a part or portion of the outstandings in the limit/s of the Loan (hereinafter referred to as the "**Participation**") to one or more scheduled commercial banks (hereinafter referred to as the "**Participating Bank/s**") and the Participation shall be governed by the terms of the Uniform Code Governing Inter Bank Participations, 1988 which the Borrower has read and understood, and all amendments thereto, from time to time. The Participation shall not affect the rights and obligations, inter se, the Borrower and USFB in respect of the Loan, in any manner whatsoever. Such Participation shall be available to USFB, for and in respect of all additional/ further limits under the Loan, without any confirmation/ consent of or any reference to the Borrower in that behalf. The Borrower shall not have and shall not claim any privity of contract with any such Participating Banks under the Participation and USFB shall and shall continue to represent the Participating Banks in all respects and for all matters arising out of/relating to the Participation.
8. The Borrower also expressly recognizes and accepts that in the event USFB sells/ assigns the Loan and/or all amounts which is outstanding and due to USFB, in any of the mode stated above, such assignment may cover transfer and assignment of any or all rights and obligations of USFB under the Loan, which may inter alia include, but not limited to the right to determine the rate of interest, determine the External Benchmark Lending Rate/ MCLR applicable to the Loan, re-pricing and prepayment charges, collection procedure and all other relevant and incidental matters to the Loan Account. Any such sale, assignment, transfer of the Loan, outstanding due and rights/obligation of USFB shall conclusively bind the Borrower.
9. USFB has displayed in notice board of branches of USFB a copy of Grievance Redressal System (GRS) to redress any grievance before the appropriate authority of USFB, and the Borrower has duly acknowledged the notice of the same.
10. USFB has ensured appropriate staff behaviour by providing them adequate periodical training on their areas of work. Further, USFB has ensured that the Code of Conduct for its staff is in conformity with the Code of Conduct duly approved by its Board of Directors. Grievances of whatsoever nature can be redressed in the manner provided in the Grievance Redressal System. Moreover, measures have been formulated to prevent inappropriate staff behaviour.
11. The Borrower hereby represents, declares and confirms that the loan proceeds would be solely for the purpose of agricultural or allied activities. Further, the Borrower agrees to indemnify and undertakes to make the loss good in the event of any loss or damage that may arise on account of false/incorrect declaration, and USFB can disqualify for grant of loan/any credit facilities from USFB and/or recall the entire Loan amount or any part thereof granted, if any of the information/particulars furnished is found be incorrect and/or containing misrepresentation of fact.
12. The Borrower hereby confirms that he/she shall not raise any dispute in whatsoever manner regarding information/details furnished/to be furnished to Credit Information Company (CIC) or information utilities or any other agency or authorities or as may be otherwise required by USFB.
13. The Borrower irrevocably undertakes that no portion of the Loan or financial assistance obtained from USFB shall be used to carry out any activity prohibited under the environmental laws of the country. In case any of the activities carried out by the Borrower is barred under the environmental law either through an amendment or legislation, the Borrower undertakes to notify the same to USFB immediately and stop the activity forthwith. Further, the Borrower undertakes to comply with the provisions of Child Labour (Prohibition and Regulation) Act 1986 and all its subsequent amendments.
14. The Borrower shall pay all stamp duty charges and other imposts and obligations, existing as well as future, in respect of the Loan documents, the transactions hereunder and all writings executed pursuant to or in connection with the Loan documents. In the event in any judicial or other proceeding, any of the Loan documents are found or held to be inadequately or inappropriately stamped or any plea to that effect is taken, the Borrower shall forthwith do the needful for ensuring that the document in question is adequately and appropriately stamped.
15. The Loan Documents shall be governed by and construed in accordance with the laws of India. The Borrower expressly agrees that all disputes arising out of and/or in relation to the Loan Documents, the Loan and/or any other document in relation to the Loan shall be subject to jurisdiction of the courts/tribunals of the city/place in which the branch of USFB from where the disbursement has been made is situated and that, accordingly, any legal action, suit or proceedings arising out of or in connection with this Agreement may be brought in those courts/tribunals of competent jurisdiction. Provided however, the Parties agree that, USFB may, in its absolute discretion commence any legal action or proceedings arising out of the Loan Documents in any other court, tribunal or other appropriate forum and the Borrower hereby consents to that jurisdiction.
16. In case of (a) failure to pay, (b) breach of any terms, (c) failure to provide information (d) insolvency of the Borrower, (e) sale of secured assets other than ordinary course of business or (f) on occurrence of point (e) of this clause, USFB may give a notice to the Borrower treating such event as an event of default and at its discretion may recall the Loan.
17. The basis for classification of the Loan as Special Mention Account ("SMA") categories shall be as follows (subject to the guidelines issued by RBI from time to time):

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 (Thirty) days
SMA-1	More than 30 (Thirty) days and upto 60 (Sixty) days
SMA-2	More than 60 (Sixty) days and upto 90 (Ninety) days

The basis for classification of the Loan as Non-Performing Asset (“NPA”) shall be as follows (subject to the guidelines issued by RBI from time to time): Interest and/or instalment of principal remains overdue for a period of more than 90 (Ninety) days.

18. Representations and Warranties:

- (a) The Borrower represents, warrants and undertakes to USFB as under:
- (i) he/she is entitled and empowered to borrow the Loan and execute this Agreement and execution of the same will create legal and binding obligations on them and shall be enforceable in accordance with the terms hereunder;
 - (ii) he/she is fully aware of and has understood the contents of this Agreement and with full knowledge and awareness of their obligations have executed this Agreement;
 - (iii) the Borrower has the power to own their assets and carry on their business and are in compliance with applicable law;
 - (iv) the execution and performance by the Borrower of the Agreement and other Loan Documents to which they are a party do not in conflict with or result in any violation or breach of or default under any provision of any applicable law or its constitutional documents or any agreement to which it is a party;
 - (v) the “Know Your Customer” (“KYC”) requirements of USFB have been and shall be fulfilled and all other terms and conditions as may be prescribed by RBI or by USFB from time to time have been and shall be complied with;
 - (vi) the purpose of the Loan conforms to USFB’s policy;
 - (vii) except to the extent disclosed to USFB, the Borrower has not borrowed money from other lenders;
 - (viii) the Borrower is not a Director or senior official or specified near relation (as defined in the Companies Act 1956/2013) of a Director or senior official of USFB. No Director or Employee of USFB or their relative has any substantial interest in the activities carried out by the Borrower;
 - (ix) the Borrower shall not, during subsistence of the Loan, induct or appoint in their business any person who is a Director or Employee of USFB or their relative;
 - (x) the Borrower is not served with any notice for breach or infringement of any law. Except to the extent disclosed to USFB, no civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceedings is/are initiated or pending or threatened against the Borrower or his/her assets;
 - (xi) the Borrower is not defaulter/willful defaulter or facing any proceedings for declaring as defaulter/willful defaulter. In the event any one the Borrower is identified as wilful defaulter, the Borrower should take expeditious and effective steps for removal of such person from the activity of the Borrower;
 - (xii) All information provided by him/her to USFB are true, fair, correct, accurate and complete in all respects and that no relevant fact or information has been omitted to be stated or updated in order to induce USFB to provide the Loan.

19. Disclosure of Information:

- (a) The Borrower hereby agrees and authorizes USFB to disclose, from time to time, any information and data relating to the Borrower (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000/2008, the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute) and/or the Loan, in or outside India, to:
- (i) any group entity of USFB or any of their employees, agents, representatives etc.;
 - (ii) third parties engaged by USFB or any of its group entities for purposes such as marketing of services and products;
 - (iii) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to USFB or any group entity;
 - (iv) any of the service providers or professional advisers of a group entity with the rights to further share it with their sub-contractors in any jurisdiction;
 - (v) any credit bureau, database/databanks, corporate, banks, financial institutions etc.;
 - (vi) any authority or other entity as required by law or any authority; and/or
 - (vii) any other person:
 - a. to (or through) whom USFB assigns or transfers or novates (or may potentially assign or transfer or novate) all or any of its rights and obligations under the Loan Documents/Loan; and/or
 - b. pursuant to the processing or management of data relating to the Loan or the Borrower.
- (b) The Borrower undertakes that the information and data furnished by them to USFB are true and correct. The Borrower further undertakes that:
- (i) CIBIL and any other agency so authorized may use, process the said information and data disclosed by USFB in the manner as deemed fit by them; and
 - (ii) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the RBI in this behalf.

- (c) The Borrower hereby gives specific consent to USFB for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant Regulations/ Rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the credit/ financial facilities availed from USFB, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by Reserve Bank of India to banks from time to time and hereby specifically agree to promptly authenticate the 'financial information' submitted by USFB as and when requested by the concerned 'IU'.

20. Other Covenants:

- (a) The Borrower agrees that in case if he/ she has to stop/ abandon the agricultural or allied activities for any reason attributable to his/ her default, negligence, misbehaviour or otherwise, or by an act of God or due to unforeseen circumstances or and becomes incapacitated to continue the cultivation, the outstanding balance under the Loan shall be repaid, immediately, upon demand by USFB.
- (b) The Borrower undertakes to inform USFB of any change in his/ her financial condition or his/ her business of the, which is likely to affect USFB's decision to continue the Loan.
- (c) The Borrower shall promptly give written notice to USFB of (i) any dispute which might arise between the Borrower and any person or any governmental body or authority; (ii) any material circumstances affecting the ability of the Borrower to repay the Loan in the manner stipulated hereunder.
- (d) The Borrower shall at all times during the currency of the Loan ensure that he/ she has duly paid all taxes and statutory dues.
- (e) The Borrower voluntarily waives his/ her right of lien or right to set-off (whether under law or contract or otherwise) upon any money against/ towards the outstanding amounts under the Loan.
- (f) The Borrower shall inform USFB in writing of any theft or damage to the property(ies) created out of the Loan forthwith upon such theft or damage, apart from lodging any claim whatever with the concerned insurance company in respect of such theft or damage.
- (g) The Borrower shall on USFB's request do, perform and execute such acts, deeds, matters and things as USFB may consider necessary.
- (h) The Borrower shall, on USFB's request, submit such further documents, information, matters and things as USFB may consider necessary.

SCHEDULE A

1)	Place of Execution of the Agreement	:	
2)	Date of Execution of the Agreement	:	
3)	Name of the Borrower	:	
4)	Age of the Borrower	:	
5)	Father's / Husband's Name	:	
6)	Occupation of the Borrower	:	
7)	Address for Communication of the Borrower	:	
8)	Name of the Co-Borrower	:	
9)	Age of the Co-Borrower	:	
10)	Father's / Husband's Name	:	
11)	Occupation of the Co-Borrower	:	
12)	Address for Communication of the Co-Borrower	:	
13)	Name of the Branch	:	

14)	Address of the Branch	:	
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Loan Particulars:

1)	Type of the Loan	Kisan Suvidha Loan	
2)	Amount of the Loan (INR)	Core Activity No: 1	
		Core Activity No: 2	
		Supplementary Activity No: 1	
		Supplementary Activity No: 2	
		Total	
3)	Availability Period (in months, calculated from the date of acceptance of Sanction Letter by the Borrower)		
4)	Purpose of the Loan	Agricultural & Allied activities	
	Core Activity	<input type="radio"/> Dairy	<input type="radio"/> Maintenance <input type="radio"/> Purchase
		<input type="radio"/> Off Farm Activity	
		<input type="radio"/> Farm Implements	Purchase

	<input type="radio"/> Sericulture	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
Supplementary Activity	<input type="radio"/> Poultry	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Fishery	<input type="radio"/> Equipment Purchase <input type="radio"/> Pond Development
	<input type="radio"/> Sheep Rearing	<input type="radio"/> Maintenance <input type="radio"/> Purchase
	<input type="radio"/> Goat Rearing	<input type="radio"/> Maintenance <input type="radio"/> Purchase
	<input type="radio"/> Pig Rearing	<input type="radio"/> Maintenance <input type="radio"/> Purchase
	<input type="radio"/> Vegetable Farm Development	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Apiculture	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Arecanut Farm	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Betel Vine	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Poly Nursery	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Mushroom Farming	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Floriculture	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development
	<input type="radio"/> Coconut Farm	<input type="radio"/> Equipment Purchase <input type="radio"/> Farm Development

5)	Tenure of Loan (Months)		
6)	Interest Type	Fixed	
7)	Interest Rate (%)	Core Activity No: 1	_____ p. a.
		Core Activity No: 2	_____ p. a.
		Supplementary Activity No: 1	_____ p. a.
		Supplementary Activity No: 2	_____ p. a.
8)	Periodicity of Charging of Interest	Core Activity No: 1	<input type="radio"/> Monthly rests <input type="radio"/> Quarterly rests <input type="radio"/> Half-Yearly rests <input type="radio"/> Annual rests
		Core Activity No: 2	<input type="radio"/> Monthly rests <input type="radio"/> Quarterly rests <input type="radio"/> Half-Yearly rests <input type="radio"/> Annual rests
		Supplementary Activity No: 1	<input type="radio"/> Monthly rests <input type="radio"/> Quarterly rests <input type="radio"/> Half-Yearly rests <input type="radio"/> Annual rests
		Supplementary Activity No: 2	<input type="radio"/> Monthly rests <input type="radio"/> Quarterly rests <input type="radio"/> Half-Yearly rests <input type="radio"/> Annual rests
9)	Mode of Repayment	<input type="radio"/> SI <input type="radio"/> ACH	

			<input type="radio"/> ECS <input type="radio"/> Cash <input type="radio"/> Any other mode permitted by USFB
10)	Periodicity of Repayment	Core Activity No: 1	<input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually
		Core Activity No: 2	<input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually
		Supplementary Activity No: 1	<input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually
		Supplementary Activity No: 2	<input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually
11)	Number of Instalments for Repayment	Core Activity No: 1	
		Core Activity No: 2	
		Supplementary Activity No: 1	
		Supplementary Activity No: 2	

12)	EPI Amount (INR)	Core Activity No: 1	
		Core Activity No: 2	
		Supplementary Activity No: 1	
		Supplementary Activity No: 2	
13)	Date of commencement of EPI	Core Activity No: 1	
		Core Activity No: 2	
		Supplementary Activity No: 1	
		Supplementary Activity No: 2	
14)	Preferred Repayment Date	Core Activity No: 1	
		Core Activity No: 2	
		Supplementary Activity No: 1	
		Supplementary Activity No: 2	
15)	Late Payment Charges		
16)	Additional Interest		
17)	Fees / Charges [Applicable taxes shall be levied on all Fees and Charges specified above. All Fees, Charges and Tax are non-refundable]	a. Processing Fee	
		b. ECS/ACH/Cheque Bounce Charges, per instance of dishonour of ECS/ACH/Cheque	
		c. Documentation Charges	
		d. Life Insurance Premium for Borrower (One Time throughout the tenure of the Loan) (applicable only if the Borrower has opted for insurance coverage)	
18)	Prepayment Conditions	No pre-closure charges shall be applicable. However, if the preclosure is proposed for availing a further loan/credit facility from USFB, the Borrower should have repaid at least 80% of Principal Amount under the existing Loan.	
19)	Special Conditions		

The Borrower and the Co-Borrower understand and agree that the Fees/Charges/Premium as stated above are subject to Tax as per the applicable Rules/Regulations, all Fees/Charges/Premium are non-refundable, and shall be netted off the loan amount at the time of disbursement.

DECLARATION IF BORROWER SIGN(S) IN VERNACULAR LANGUAGE

We, the below named persons, confirm and state that the contents of this document have been fully explained to the Borrower in vernacular language (viz., _____) known to him/her, and he/she admitted and acknowledged the contents of same.

Name of Witness	Address of Witness	Signature

The Borrower hereby expressly acknowledge and confirm that the Borrower have read (or have been read over), verified, understood and agree and acknowledge all the terms and conditions contained herein and hereby record their respective signatures in token of acceptance of/agreement to the same.

Borrower _____ (Signature) Name:	Co-Borrower 1 _____ (Signature) Name:
Co-Borrower 2 _____ (Signature) Name:	For Ujjivan Small Finance Bank Limited _____ (Signature) Name of Authorised Signatory: Designation:

ANNEXURE

ACKNOWLEDGEMENT RECEIPT

We, the Borrower and Co-Borrower hereby acknowledge and confirm receipt of the Loan Agreement (19 Clauses) including the Schedules appended to it forming part of the said Agreement from Ujjivan Small Finance Bank Limited.

The contents of the said Agreement have been read over to us and translated into the vernacular language known to us and we have understood the contents of the said Agreement before subscribing our respective signatures thereon.

Borrower <hr/> (Signature) Name:	Co-Borrower 1 <hr/> (Signature) Name:
Co-Borrower 2 <hr/> (Signature) Name:	

Place:

Date: