

AGRICHAIN AGRICULTURAL LOAN AGREEMENT

1. Parties

This Agricultural Loan Agreement ("Agreement") is made on this ____ day of _____, 20____, between [Lender's Name] (the "Lender") and [Borrower's Name] (the "Borrower"), collectively referred to as the "Parties."

2. Recitals

The Borrower seeks a loan for agricultural activities, and the Lender agrees to provide it through AgriChain's digital lending framework for transparency and accountability.

3. Loan Details

The Lender provides a loan of ■_____ at an annual interest rate of ____%. The Borrower agrees to repay in equal monthly installments over ____ months, as scheduled through the AgriChain loan module.

4. Purpose and Use

The loan shall be used exclusively for agricultural development, including seed, fertilizer, equipment, and operational costs, tracked via AgriChain smart contracts.

5. Repayment

All repayments shall be made digitally through UPI, bank transfer, or AgriChain wallet. Transactions are immutably recorded on the AgriChain blockchain ledger.

6. Security / Collateral

If required, the Borrower shall pledge movable or immovable property as collateral, details of which will be securely stored on the AgriChain network.

7. Default and Remedies

In the event of a default exceeding ____ days, the entire loan shall become due and payable. The Lender may initiate resolution through AgriChain's arbitration mechanism.

8. Digital Execution and Legality

This Agreement is executed via AgriChain and is legally binding under the Indian Contract Act, 1872, and Information Technology Act, 2000. The blockchain hash serves as evidence of execution.

9. Dispute Resolution

Disputes shall be resolved first through AgriChain mediation, and if unresolved, by arbitration as per the Arbitration and Conciliation Act, 1996.

10. Governing Law

This Agreement is governed by and construed in accordance with the laws of India.

11. Entire Agreement

This document constitutes the complete Agreement between the Parties.

IN WITNESS WHEREOF, the Parties have digitally executed this Agreement through AgriChain.

Lender: _____

Borrower: _____

AgriChain Record ID: _____

Timestamp: _____