

AGRICULTURAL GROUP LOAN AGREEMENT

This loan agreement along with its annexures, applications, addendums and schedules (together known as the “**Agreement**”) is executed at the place and on the date mentioned herein below in favour of **UJJIVAN SMALL FINANCE BANK LIMITED**, 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 at Grape Garden, No: 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru, Karnataka - 560095 (hereinafter referred to as “**Bank**” or “**Lender**” or “**USFB**” or “**Ujjivan SFB**”)

BY

The borrower, whose name, address and other details are set out in the schedule overleaf (hereinafter referred to as the “**Borrower**”, which term shall, unless repugnant to the context, be deemed to include the Co-Borrower(s), if any, as detailed in the Loan Documents).

The “*Terms and Conditions Governing Agricultural Group Loan Agreement*” containing 26 Clauses (“the T&C”), receipt of a copy of which from USFB before execution of this Agreement is confirmed by the Borrower, shall also be deemed as part of this Agreement, and the capitalised terms mentioned herein shall have the same meaning assigned to them in the T&C.

Whereas the Borrower has approached USFB for the Borrower’s agricultural needs and on the basis of the Application Form and representation from the Borrower, USFB has agreed to lend and to advance to the Borrower, a Loan on the terms and conditions as set out in the Loan Documents.

AND WHEREAS, the Co-Borrower(s) agree(s) to secure and, jointly and severally undertake the obligations of the Borrower and co-sign this Agreement.

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

1. The Loan shall be governed by the T&C and the terms and conditions contained herein.
2. USFB agrees to grant to the Borrower the Loan, not exceeding the amount as set out in the schedule overleaf, for the purpose stated in the schedule overleaf, and the Borrower agrees to avail the Loan.
3. The Borrower shall pay Interest at the rate specified in the schedule overleaf in respect of Loan, subject to periodical changes in Interest rates from time to time.
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. USFB is authorised to take recourse of the Remedies provided in the T&C, upon happening of any of the events specified therein.

1)	Type of the Loan	
2)	Amount of the Loan (INR)	
3)	Availability Period (in months, calculated from the date of Sanction)	

4)	Purpose of the Loan	<input type="radio"/> Dairy <input type="radio"/> Fishery & Off Farm Activity <input type="radio"/> Farm Implements <input type="radio"/> Post-Harvest Transportation Activities
5)	Tenure of Loan (Months)	
6)	Interest Type	Fixed
7)	This Loan is benchmarked to	<input type="radio"/> EBLR <input type="radio"/> MCLR
8)	Interest Rate (%)	
9)	Mode of Repayment	<input type="radio"/> SI <input type="radio"/> ACH <input type="radio"/> NACH <input type="radio"/> Cash <input type="radio"/> Any other mode permitted by USFB

The Fees/Charges/Premium as stated overleaf are subject to Tax as per the applicable Rules/Regulations, all Fees/Charges/Premium are non-refundable. All matters related to insurance shall be subject to the rules/regulations/guidelines/policies of the insurance company, and USFB does not undertake any obligation/liability in relation thereto.

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., <vernacular language>) 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 in the T&C, and hereby record their respective signatures in token of acceptance of/agreement to the same.

Borrower	Co-Borrower 1
<hr/>	<hr/>
(Signature) Name:	(Signature) Name:
For Ujjivan Small Finance Bank Limited	
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(Signature) Name of Authorised Signatory: Designation:	

Place of Execution:

Date of Execution:
