

TERMS AND CONDITIONS GOVERNING THE LOAN AGREEMENT OF KISAN SUVIDHA LOAN

Annexure to Sanction Letter of Kisan Suvidha Loan

1. Definitions

- 1.1 **"Agreement"** means and includes the Loan Agreement forming part of this booklet, these terms and conditions, and any and all schedules/annexures/attachment(s) annexed thereto after execution between the Parties. Agreement shall also include application, supplementary agreement(s), modifications, alterations, addendum, attachments and schedules subsequently executed during the tenure of the Agreement.
- 1.2 **"Additional Interest"** means and includes the interest that is levied by USFB at the rate specified in the Loan Agreement on occurrence of any other Event of Default mentioned hereunder, from the date of occurrence of the Event of Default until remedy of the same, and such Additional Interest shall be in addition to the applicable Interest (as defined herein).
- 1.3 **"Applicable Law"** means any statute, law, regulation, ordinance, rule, judgement, order, decree, ruling, bye-law, approval of any Competent Authority, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision of or determination by, or any interpretation or administration having the force of law of any of the foregoing by any Competent Authority having jurisdiction over the matter in question, whether in effect as of the date of Loan Agreement or at any time thereafter.
- 1.4 **"Availability Period"** means the date as mentioned in the Schedule of the Loan Agreement, during which the disbursement may be made under the Loan or any other date as may be specified by USFB from time to time..
- 1.5 **"Application Form"** means, as the context may permit or require, the credit facility application letter submitted by the Borrower for availing of the Loan, together with all other information, particulars, clarifications, letters and undertakings and declarations, if any, furnished by the Borrower or any other persons from time to time in connection with the Loan as required by USFB.
- 1.6 **"Bank"** or **"Lender"** or **"USFB"** shall mean Ujjivan Small Finance Bank Limited, a company incorporated under the Companies Act, 2013 (CIN: L65110KA2016PLC142162) having its Registered Office and Head Office at Grape Garden, No: 27, 3rd A Cross, 18th Main, Koramangala 6th Block, Bengaluru – 560 095.
- 1.7 **"Borrower"** means such person to whom USFB has agreed to grant the Loan and who has availed the Loan, and shall, unless repugnant to the context, be deemed to include the Co-Borrower(s).
- 1.8 **"Business Day"** means a day (other than Public Holiday) on which USFB and banks are open for business in the location from where the Loan is sanctioned.
- 1.9 **"CERSAI"** means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
- 1.10 **"CIBIL"** shall mean TransUnion CIBIL Limited, which expression shall, unless it be repugnant to the subject or context thereof, include its successors and assigns.
- 1.11 **"Co-Borrower"** means and includes the person who, along with the Borrower, shall be jointly and severally liable for repayment of the Outstanding Amount and his/her/their obligation in relation to the Outstanding Amount shall be concurrent with that of the Borrower in all respects as if he/she/they himself/herself/themselves was/were the Borrower and accordingly, the Co-Borrower shall regularly and punctually pay to USFB the instalments as well as other dues payable under the Loan himself/herself/themselves in the event of default by the Borrower.
- 1.12 **"Competent Authority"** shall mean the Government of India ("Gol"), the RBI (as defined herein) or the government of any other state of India or any ministry, department, local authority, statutory or regulatory authority, instrumentality, agency, corporation (to the extent acting in a legislative, judicial or administrative capacity or commission under the direct or indirect control of the Gol or RBI or the government of any other state of India or any political subdivision of any of them or owned or controlled by the Gol or the RBI or the government of any other state of India or any of their subdivisions, or any court, tribunal or judicial body within India or any legislative, judicial or executive authority, department, Ministry or Public or Statutory Person whether autonomous or not, of the Gol or the RBI.
- 1.13 **"Contract Farming"** means a farming which involves agricultural production carried out on the basis of an agreement between buyer and farm producers.
- 1.14 **"Credit Information Company"** means a company which has been granted a certificate of registration by RBI under Section 5 (2) of the Credit Information Companies (Regulation) Act, 2005.
- 1.15 **"Dealer"** or **"Seller"** shall mean any person(s)/entity(ies) which sell(s) or supply(ies) any inputs/implements to the Borrower for consideration, to enable the Borrower to carry out his/her agricultural and allied activities.
- 1.16 **"Due Date"** means the date(s) on which any amounts in respect of the Loan including the Interest and/or any other monies, fall due.
- 1.17 **"Effective Date"** means, unless specified otherwise, the date on which the Loan amount is disbursed by USFB to the Borrower.
- 1.18 **"Electronic Clearing System"**, or **"ECS"** or **"ACH"**, shall be deemed to include transfer of funds electronically either through a message for transfer of funds sent electronically or through an image of an instrument of transfer of funds sent electronically or through an electronic file containing the details of the funds transfer sent by electronic media or payment through an electronic cheque or where funds are transferred through various types of plastic cards or such other debit clearing service notified by RBI, participation in which has been consented to in writing by the Borrower for facilitating payment of EPIs.

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- 1.19 **"Equated Periodical Installment"** or **"EPI"** means the amount of each periodical payment, comprising of principal and interest calculated in the manner as mentioned in the Loan Agreement, required to be paid to USFB, on such periodical intervals as mentioned in the Loan Agreement, to amortise the Loan with Interest over the tenure of the Loan.
- 1.20 **"External Benchmark Lending Rate"** in relation to rate of Interest means the market determined reference rate used by USFB in conformity with the guidelines of RBI to determine the interest rates on loans, which is subject to review by USFB periodically. The prevailing External Benchmark Lending Rate is as mentioned on the Website.
- 1.21 **"Farm Implement"** means any implement, equipment, engine, motor, machine, combine, tractor or attachment used or intended for use in farming operations.
- 1.22 **"Fixed Rate of Interest"** means the fixed rate of interest applicable on the Loan, which is subject to review by USFB from time to time.
- 1.23 **"Floating Rate of Interest"** shall mean the sum of the MCLR or External Benchmark Lending Rate plus Spread applied by USFB to the financial assistance granted by USFB to the Borrower, as may be decided by USFB from time to time, pursuant to the Loan Agreement.
- 1.24 **"Guarantee"** means the irrevocable and unconditional guarantee (if any) in favour of USFB, issued or to be issued by the Guarantor(s) in a form and manner satisfactory to USFB, to secure the obligations of the Borrower with reference to the Loan.
- 1.25 **"Guarantor"** means person(s) or entity(ies) (if any) who has/have guaranteed the due performance and repayment of the Loan by the Borrower and have stood as a surety/guarantor for the Loan.
- 1.26 **"IBC"** shall mean the Insolvency and Bankruptcy Code, 2016, along with all rules and regulations thereunder, as amended/supplemented/modified from time to time.
- 1.27 **"Interest"** shall have the meaning as assigned to the term in Clause 3 of the Loan Agreement.
- 1.28 **"Late Payment Charges"** means the charges that are levied by USFB at the rate specified in the Loan Agreement due to delay in payment of the EPI or PEPII or any other amounts due and payable by the Borrower to USFB from the Due Date until payment is made to USFB.
- 1.29 **"Loan"** means such amount of the loan/financial assistance which is applied for/availed of by the Borrower, in the sum specified in the Loan Agreement.
- 1.30 **"Loan Agreement"** means the loan agreement with reference to the Loan, duly executed by the Borrower in favour of USFB and any and all schedules/annexures/attachment(s) annexed thereto.
- 1.31 **"Loan Documents"** means the Loan Agreement and all writings and other documents executed or entered into, or to be executed or entered into, by the Borrower or, as the case may be, any other person, in relation, or pertaining, to the Loan and each such Loan Document as amended from time to time;
- 1.32 **"MCLR"** means the marginal cost of funds based lending rate of USFB as may be determined and published by USFB, which is subject to review by USFB periodically. The prevailing MCLR is as mentioned on the Website.
- 1.33 **"Material Adverse Effect"** means the effect or consequence of any event or circumstance which is or is likely to be: (a) adverse to the ability of the Borrower or any person to perform or comply with any of their respective obligations under any of the Loan Documents in accordance with their respective terms; or (b) prejudicial to any of the businesses, operations or financial condition of the Borrower.
- 1.34 **"Mixed Cropping"** means the practice of growing two or more crops together on the same piece of land in one crop season.
- 1.35 **"Off Farm Activities"** means the income derived from sources other than agriculture or allied activities (such as pension, wages from working on agricultural fields or elsewhere etc.).
- 1.36 **"Outstanding Amount"** means outstanding principal amount of the Loan, interest, EPI, PEPII, Additional Interest, fees, costs, charges (including Late Payment Charges), expenses and all other sums whatsoever payable by the Borrower to USFB under the Loan Documents and/or in connection with the Loan and any other amounts payable by the Borrower in respect of or incidental to the Loan or its recovery or realisation.
- 1.37 **"Pre Equated Periodical Instalment Interest" or "PEPII"** means interest at the rate indicated in the Loan Agreement on the disbursed amount under the Loan from the relevant date of disbursement to the date of commencement of EPI.
- 1.38 **"Pre-Closure" or "Pre-Close"** means repayment of the entire dues under the Loan before the completion of tenure stipulated in the Loan Agreement, in accordance with the terms and conditions laid down by USFB.
- 1.39 **"Processing Fee"** shall mean, all such initial payments which shall not be limited to documentation reimbursement, meeting expenses, applicable processing fees and any other applicable charges as may be levied by USFB for disbursement of the Loan to the Borrower.
- 1.40 **"Public Holiday"** means Second Saturday, Fourth Saturday, Sunday or a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881), and days on which banks are not open for business either in the respective Clearing House or in the place of business of USFB as set out in the Schedule to the Loan Agreement.
- 1.41 **"Purpose"** means the purpose for which the Loan is availed by the Borrower, more specifically mentioned in the Sanction Letter.
- 1.42 **"RBI"** means Reserve Bank of India.

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- 1.43 **“RBI Guidelines”** shall mean any guideline, circular, notification, regulation, requirement or other restriction or any decision or determination relating to taxation, monetary union, capital adequacy norms and other prudential norms on income recognition, asset classification and provisioning pertaining to advances by banks and financial institutions, liquidity, reserve requirements, or reserve asset, special deposit cash ratio, or capital asset requirements or any other form of banking or monetary control issued or made by, or any interpretation, policy or administration of any of the foregoing, by any Competent Authority having jurisdiction over the matter in question, including any of these that has been or may be issued by the RBI in any manner connected with small finance banks in the private sector, whether in effect as of the date of the Loan Agreement or hereafter.
- 1.44 **“Repayment”** means and includes repayment of all dues in respect of the Loan, which shall include the principal amount of the Loan, Interest, all taxes, levies, charges, legal fees, expenses and costs etc., provided for in the Loan Agreement.
- 1.45 **“Sanction Letter”** means sanction letter(s) issued by USFB to the Borrower regarding the sanction of the Loan amount and includes the sanction letters as may be issued subsequently by USFB from time to time or any other communication sent by USFB and includes any and all amendments, modifications, variations, supplemental, extensions and/or replacements to any or all of the above, from time to time.
- 1.46 **“Tax”** includes any and all direct and indirect, present and future taxes, including without limitation any tax, levy, impost, duty, demand, cess, fees, revenues, surcharge, claims, public demands or other charge or withholding of a similar nature (including any related penalty or interest payable in connection with any failure to pay or any delay in paying any of the same).
- 1.47 **“Website”** or **“Official Website of USFB”** means the website of USFB, presently being www.ujjivansfb.in.
- 2. Interpretation:** In the Loan Documents and this terms and conditions, reference to the masculine gender includes the reference to the feminine gender and vice versa. The meaning of the terms used in the Loan Documents 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 the Loan Document. The Loan shall be governed by the terms and conditions in the Loan Agreement, the terms and conditions in the Loan Documents, the terms and conditions contained herein as well as those embodied in the relevant Agricultural Loan Scheme of USFB.
- 3. Charges/Fees:** The Borrower shall pay to USFB applicable Processing Fee, Documentation Charges, Cheque/ECS/ACH/SI Return Charges, Additional Interest, Late Payment Charges, and all such charges mentioned in the Loan Agreement. All Charges/Fees will be subject to applicable Tax. Any such Charges/Fees/Tax should be paid to USFB by the Borrower forthwith upon debit, or along with the next following EPI. In the event the Borrower chooses not to avail the Loan, or requests USFB to cancel the Loan after submission of Application Form, the Borrower shall have to pay to USFB the Processing Fees, and the Processing Fees so paid will not be refundable under any circumstances. The Borrower shall be deemed to have waived specific notice in respect of any such charges or revision thereof and notice published in the Notice Board displayed at the branches of USFB or Website or entry in the account copy shall be deemed to be sufficient notice to the Borrower.
- 4. Restriction of Liability:** The sanction of Loan is at the sole discretion of USFB and the Borrower shall not have any right to insist USFB in this regard. USFB undertakes no obligation to meet any further credit requirements of the Borrower, on account of growth in business of the Borrower or otherwise, without proper credit evaluation. USFB is not bound to disburse the Loan even if sanctioned, unless the Borrower conforms to the Conditions Precedent (discussed hereunder) and the terms and conditions governing the Loan. If the Borrower fails to comply with any of the terms and conditions governing the Loan, or if USFB is of the opinion that the Borrower is not compliant of any terms and conditions governing the Loan, USFB may cancel the Loan at its discretion, even if the Loan is disbursed in full or in part. The Borrower shall continue to remain at all times liable and responsible for ensuring the payment/repayment of all EPI of Outstanding Dues on or before the relevant Due Date(s) without any further notice/intimation being given by USFB at such place/s as USFB may specify, without any deductions whatsoever so as to enable USFB to fully realize the amounts due on or before the respective Due Date(s). Credit for payments by any method will be given only after realization, on the Due Date(s) occurring after such realization. The acceptance by USFB of any payment which is less than the full EPI or the amount due shall not constitute a waiver of USFB’s right to receive payment in full at such time or at any subsequent time or a waiver of any other rights whatsoever of USFB.
- 5. Conditions Precedent:** USFB shall make any disbursement under the Loan subject to the fulfilment of the following conditions:
- a) The Borrower meets USFB’s requirement of creditworthiness. USFB shall be entitled to make or cause to be made market inquiries or Credit Bureau checks of such nature as USFB may deem fit in this regard and, further, it shall be entitled to call for such credentials from the Borrower as may be required.
 - b) The Borrower is in compliance of all the terms and conditions under the Loan Documents, and there exists no default or breach under the Loan Documents or circumstance which may make it improbable for the Borrower to fulfil his/her obligations under any Loan Document.
 - c) In relation to the Borrower, absence of any borrowal account (other than that are permissible as per the relevant loan schemes of USFB) with USFB.

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- d) In relation to the Borrower, absence of any pending, ongoing or threatened proceedings which, if adversely determined, may have an adverse effect on: (i) the ability of the Borrower to comply with the Loan Documents, or (ii) the interests of USFB.
- e) Execution, filing, registration and delivery, by the Borrower, of all Loan Documents in the form, manner and substance acceptable to USFB.
- f) (If the Loan is secured by any property) creation and perfection of the security interest over the Security as mentioned in the Loan Documents by the Borrower in favour of USFB in the form, manner and substance acceptable to USFB.
- g) If required by USFB or under any provision of any law of such evidence as may be acceptable to USFB, the Borrower to satisfy USFB: (i) about the utilization of the proceeds of the prior disbursements (if any) under the Loan, and (ii) that the disbursement is required for and shall be utilized only for the purpose for which the Loan is sanctioned.

6. Event of Default:

- a) Non-payment of amounts payable under the Loan Documents (including but not limited to PEP II & EPI) on the relevant Due Date thereof or where any NACH/ECS/SI is not renewed before the relevant Due Date or if any payment made by the Borrower to USFB falls short of the payment required to be made by the Borrower with respect to the amount due from the Borrower to USFB.
- b) Breach of any terms and conditions of the Loan Documents.
- c) Any information, representation, warranty, confirmation, assurance or declaration provided by the Borrower or any third party in terms of/ under any Loan Document and/or in relation to the Loan is or becomes false, misleading or otherwise incorrect.
- d) (If the Loan is secured by any property) the Security is in jeopardy or its value depreciates, including in case of excess damage, to such an extent that in the opinion of USFB further security should be given and such security is not given, or rights over the Security created are altered, or is used for any illegal purposes/activities, or if the ability of USFB to enforce the Security is affected.
- e) Failure of the Borrower to inform USFB of the occurrence of any Event of Default or any event which after the notice or lapse of time, or both, would become an Event of Default.
- f) Failure of the Borrower to furnish to USFB a detailed end use certificate/statement of the Loan as and when required by USFB.
- g) Any default by the Borrower under any credit facility agreement or arrangement entered into by the Borrower with USFB, any bank and/or financial institution/ non-banking financial company and/or other creditors, either under the Loan Documents or vice-versa ("**Cross Default**").
- h) Initiation or threatening of any proceedings for declaring the Borrower as insolvent or wilful defaulter or passing of any order passed against the Borrower thereunder.
- i) The Borrower ceases to carry on the declared occupation or profession and/or becomes disqualified or disentitled (temporarily or permanently) from carrying on the declared occupation or profession and/or ceases to be a member of any association of professionals of which the Borrower is a member and/or if any disciplinary proceeding or action is instituted or taken against the Borrower.
- j) One or more events, conditions or circumstances exist or shall have occurred which will have a Material Adverse Effect on the Loan.

The decision of USFB as to whether or not an Event of Default has occurred will be final and binding upon the Borrower. The Borrower shall have to promptly notify USFB in writing upon becoming aware of any default and any event which constitutes (or, with the giving of notice, lapse of time, determination of materiality or satisfaction of other conditions, would be likely to constitute) an Event of Default and the steps, if any, being taken to remedy it.

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.

- 7. Credit Shield:** Borrowers of USFB who wish to obtain life insurance cover for insuring the lives of the borrowers shall be free, on voluntary basis, to opt for insurance coverage. USFB will, under no circumstance, insist its borrowers to avail the insurance coverage. USFB may administer life insurance through selected insurance companies, the list of which may change from time to time. Such insurance, subject to the

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guidelines of the concerned insurance company, would cover the lives of borrowers. Borrowers who wish to opt for such insurance coverage should peruse the relevant booklet containing the details of insurance companies with whom USFB has tie up, the structure of sum assured, rate of insurance premium etc. and clearly understand the benefits and de-merits of the insurance coverage prior to opting for insurance coverage. USFB shall be mere corporate agent in regard to such insurance arrangement and all issues pertaining to such insurance coverage, including the insurance premium, eligibility norms, insurance claims etc., shall be governed by the terms and conditions of the Master Policy of concerned insurer. Insurance coverage will not be available in case of drop-out or pre-payment of the Loan. All matters related to the Policy are subject to the terms and conditions of the Insurer. Any borrower opting for such life insurance being administered by USFB may pay the applicable premium amount either by depositing with USFB or by authorizing USFB to deduct from and out of the proceeds of the Loan, for onward payment to the concerned Insurer(s). If the Borrower authorizes USFB to deduct the premium from and out of the proceeds of the Loan, the receipt thereof shall be issued by USFB by way of making suitable entry in the loan card. However, nothing contained herein shall cast any obligation on USFB to insure the life of the Borrower or to renew the policy/ies. The Borrower shall be solely responsible to obtain credit shield, insuring his/her life and to get such policy/ies renewed from time to time. USFB reserves the right (but not bound) to pay the premium on behalf of the Borrower in case of the Borrower's failure and get such amounts reimbursed by the Borrower. USFB shall have the right to receive and adjust any payment that USFB may receive in connection with any insurance policy/ies against the Loan and alter the Repayment Schedule as set out in the Facility Documents in any manner as it may deem fit notwithstanding anything to the contrary contained in the Facility Documents or any other document or paper.

- 8. USFB's Rights of General Lien and Set Off:** USFB shall have general lien and right of set off on all the deposit accounts maintained by the Borrower with any branch of USFB and/or on all articles or assets (whether movable or immovable) of the Borrower in the custody of USFB either as securities for any other loan/advance availed by the Borrower from USFB or kept in safe custody/safe deposit vault. In the event of default being committed by the Borrower in payment of the instalments, USFB is authorized to exercise its rights of set off and appropriate any deposits maintained by the Borrower with any branch of USFB. USFB will be within its rights to sell/dispose off all such articles/assets held by USFB at its discretion, if USFB observes any breach of terms of the Loan Documents or the terms and conditions and appropriate the proceeds in satisfaction of the dues owed by the Borrower to USFB. In addition to the above mentioned rights or any other right which USFB may at any time be entitled whether by operation of law, contract or otherwise, USFB will have absolute rights to: (a) combine or consolidate at any time all or any of the accounts and liabilities of the Borrower with or to any branch of USFB, and (b) sell or dispose off any of the assets of the Borrower held by USFB, by way of public or private sale or assignment or in any other manner whatsoever without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to USFB from the Borrower, including costs and expenses in connection with such sale/disposal/transfer/assignment.
- 9.** Upon closure of the Loan, USFB shall have the right to retain or to destroy at its pure discretion, the documents/information submitted by the Borrower in connection with the Loan, and this right shall survive even after closure of the Loan.
- 10. Notice:** Any notice or request or communication to be given or made by a party to the other shall be in writing and shall be sent to the concerned party(ies) at the address mentioned/specified in the Loan Agreement. The notice/ request/ communication sent by the Borrower should be by way of pre-paid registered AD post/speed post and to be sent to the address of USFB (mentioned in the Loan Agreement) and shall be deemed to have been received by USFB, when it shall have actually been received by USFB at the address. The notice/ request/ communication sent by USFB may be sent in any manner that USFB may so deem fit and proper (in its sole and absolute discretion) and the same shall be deemed to have been received by the Borrower: (a) if given by post on the expiration of 2 (Two) days after the same shall have been delivered to the post office and for proving the service it shall be sufficient to show that the envelope containing the notice was properly addressed and posted, and (b) if delivered personally, when left at the address of the Borrower (mentioned in the Loan Agreement), and a certificate by an officer of USFB who sent such notice or communication that the same was so given or made shall be final, conclusive and binding the Borrower.
- 11. Miscellaneous:** (a) In case the Loan is backed by Guarantee, the Guarantor shall be liable under the Guarantee as a principal debtor, and will be jointly and severally liable with the Borrower. USFB will be within its right to proceed either against the Guarantor or the Borrower for recovery of Outstanding Dues, in case of default. (b) No delay in exercising or omitting to exercise any right, power or remedy accruing to USFB shall impair any right, power, remedy of USFB nor shall be construed to be a waiver thereof or any acquiescence of such default. No action or inaction of USFB in respect of any default or acquiescence of any default affect or impair any right, power or remedy of USFB in respect of any other default. The rights and remedies of USFB provided herein and in the Loan Documents are cumulative and in addition to any rights and remedies provided by law which USFB shall be entitled, but without being bound, to exercise at its absolute discretion. (c) The provisions/clauses of the Loan Documents that by their nature and context (including but not limited to the provisions/ clauses for enforcement, jurisdiction, payment of interest, additional interest, liability of the

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Borrower and their covenants, representation and warranties etc.) are intended to survive the performances, hereof, shall so survive the completion and termination of the Loan Agreement.

12. Other Disclosures:

- a) USFB is committed to transparency and Fair Lending Practices,
- b) The Borrowers are not under obligation to sign the Loan Agreement or other documents forming part of the loan transaction, unless all blank spaces therein are duly filled in with relevant particulars to the satisfaction of the Borrowers.
- c) USFB never insists the Borrower and/or Co-Borrower to submit any document, instrument, security or valuable items, other than what are discussed in this Terms and Conditions,
- d) USFB issues receipt for any amount collected from the Borrowers,
- e) No Security Deposit/Margin is being collected from the Borrower and/or Co-Borrower,
- f) The pricing of the Loan involves only three components viz; the interest charge, the processing charge and the insurance premium (which includes the administrative charges in respect thereof),
- g) The moratorium between the grant of the Loan and the Due Date of the Repayment of the first instalment is more than the frequency of repayment,
- h) Customers who are facing serious debt repayment problems for reasons beyond their control can approach the branch for rescheduling their loans,
- i) The grant of loan is not linked to any other product / services offered by USFB or third party,
- j) The privacy of Borrower, Co-Borrower and Guarantor data will be respected, subject to the covenants in the Loan Agreement.

The Borrowers may contact the toll-free helpline number **1800 208 2121** for clarifications, or if they observe inappropriate behavior or demands which do not conform to the above referred Other Disclosures by any of the staff of USFB. The Borrower may also approach the Regional Nodal Officers of USFB at the respective Regions (changes in the contact particulars shall be updated on the Website, and the Borrower is advised to visit the Website for latest contact particulars of the Regional Nodal Officers):

East	West	North	South
Regional Nodal Officer Ujjivan Small Finance Bank Ltd., 4th Floor, Rishi Tech Park, Premises No.02-0360, Plot No.DH-6/2, Action Area 1D, New Town, Kolkata - 700 156 Contact Number: +91 33 4045 2171 Ext: 171 Email: rno.east@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., Almonte IT Park, SR No: 8, 7 th Floor, Next to Reliance Smart, Hadapsar Mundhwa Bypass, Village Kharadi, Pune - 411 014 Contact Number: +91 20 41412121 Ext: 130 Email: rno.west@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., Block-D, Plot No: 7, Vyapar Marg, GMTT Building, 2 nd & 3 rd Floor, Block D, Sector 3 Noida, Uttarpradesh - 201 301 Contact Number: +91 0120 6262121 Ext: 120 Email: rno.north@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., Grape Garden, No: 27, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560 095 Contact Number: +91 80 4071 2121 Ext: 874 Email: rno.south@ujjivan.com

The Borrower is informed that copy of these Terms and Conditions is available at branches of USFB for reference purpose. The Borrower is specifically informed that he/she/it is not under obligation to accept/acknowledge/agree to/sign the Loan Documents (which includes these Terms and Conditions) unless he/she/it reads, understands and convinces himself/herself/itself about the terms and conditions of the Loan Documents, and he/she/it is fully agreeable with the clauses therein.