

FACILITY AGREEMENT FOR KISAN PRAGATI CARD

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

The Borrower as mentioned in the Schedule A hereto, and **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 – 560 095 acting through its branch mentioned in the Schedule A hereto (hereinafter referred to as "**Bank**" or "**Lender**" or "**USFB**", which expressions shall, unless the context otherwise requires, include its successors and assigns).

(The Borrower and USFB are hereinafter collectively referred to as the "**Parties**" and individually as the "**Party**")

WHEREAS, the Borrower has approached USFB for the financing requirements of the Borrower in respect of his/her/their agricultural and allied activity requirements; **WHEREAS**, on the basis of an application and representations from the Borrower, USFB has agreed to lend and advance to the Borrower financial assistance 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 Facility Agreement entered by the Borrower with USFB in accordance with the terms and conditions, set out herein below.

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

1. The Facility and the Facility Agreement shall be governed by the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme" (containing 27 Clauses, receipt of which is acknowledged by the Borrower from USFB before execution of this Facility Agreement), the terms and conditions contained herein as well as those embodied in the applicable loan scheme of USFB and Facility Documents, to the extent the same are modified by these presents expressly or by necessary implication (together hereinafter referred to as "**Terms & Conditions**"). The Borrower confirms having acclimatized to the contents of the Facility Documents, and agree to and acknowledge each and every covenant contained in the Facility Documents.
2. **Loan Application:** The Borrower warrants the correctness of each and single statement and particulars in the Application Form, and also agrees and acknowledges that the details provided and the representations made in the Application Form are the basis of this Facility Agreement and USFB has acted on the basis of representations contained therein.
3. **Facility:** USFB agrees to grant to the Borrower credit facilities/financial assistance not exceeding the amount as set out in Schedule A hereunder (hereinafter "**the Facility**") for the purpose stated in the Schedule A hereunder and upon the Terms & Conditions, and the Borrower agrees to avail the Facility subject to the Terms & Conditions. The Facility, if granted as KPC_CC or KPC_Kisan Abhimaan or Working Capital (KPC_Poultry) or Working Capital (KPC_Pisciculture), shall be revolving facility (subject to the right of USFB to cancel/recall the same at any time) and, accordingly, the term Facility, depending on the product/variant, shall include the renewed credit facilities/financial assistance. The Borrower is aware and acknowledge that USFB has unconditional right to cancel the undrawn/unused/unavailed portion of the Facility sanctioned, at any time during the currency of the Facility, without notice of the Borrower and for any reason(s) whatsoever.
4. **Disbursement:** The Facility shall be disbursed by USFB/permitted to be drawn by the Borrower subject to the Borrower handing over to USFB such documents, as may be applicable and required by USFB. The disbursement of Facility may be made by USFB by way of account credit (by direct credit or through NEFT/RTGS) to the Borrower or to any seller/dealer from whom the Borrower proposes to procure any asset for Borrower's agricultural/allied activity (depending on the disbursement instructions given by the Borrower), or through Demand Draft or Pay Order. The Facility may be disbursed either in a single tranche or in multiple tranches. The date on which first disbursement/drawdown under the Facility takes place in the above manner shall be referred to as "**Effective Date**".
5. **Interest:** The Borrower agrees that he/she/they shall pay interest on the Facility from the Effective Date (hereinafter referred to as "**Interest**"). The Borrower agrees and undertakes that if there occurs any change in the rate of Interest (due to any reason whatsoever), such change in the rate of Interest and the periodicity thereof shall be binding upon the Borrower. 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 Facility. Interest shall be payable by the Borrower on a monthly basis, immediately upon debiting. 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.

6. **Repayment:** The Borrower agrees to repay the Facility together with Interest in Periodical Instalments (comprising, inter alia, the principal and interest) specified in the Schedule hereto on the dates and in the manner specified in the Schedule A hereto.
7. **Pre-Closure:** The Borrower agrees and acknowledges that USFB may, in its sole discretion and on such terms as to Pre-Closure/prepayment fees, etc. as it may prescribe, permit acceleration of Pls or Pre-Closure/pre-payment at the request of the Borrower, provided the Borrower gives prior written notice of his/her/their intention to Pre-Close/prepay the Outstanding Amount and also pay such Pre-Closure/prepayment charges mentioned in the Schedule A hereto or which is stipulated by USFB from time to time. In the event USFB permits any prepayment, the repayment schedule may be altered by USFB at the request of the Borrower and the Borrower hereby agrees to adhere to such altered repayment schedule.
8. **Security:** The Borrower agrees to hypothecate and/or mortgage and/or pledge and/or assign the Security (as the case may be), as detailed in the Sanction Letter and the Schedule A (hereinafter referred as "**Security**"), in favour of USFB and in the form and manner acceptable to USFB, for securing the Facility and the Outstanding Amount. The Borrower shall also strictly adhere to each and single provisions in Clause: 6 of the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme".
9. **Hypothecation:** In consideration of the premises, the Borrower hereby charges/hypothecates and creates an exclusive first ranking charge in favour of USFB, on the property/asset more fully specified in the Schedule B hereunder (hereinafter referred as the "**Hypothecated Security**") with an intention to secure Facility granted/to be granted by USFB to the Borrower and the Outstanding Amount. The Hypothecated Security shall be continuing security for the balance from time to time due by the Borrower to USFB and shall not be considered closed or repaid and will not be considered exhausted by any reason till the date the Facility and all monies due in relation thereto is repaid in full to the satisfaction of USFB.
10. **Conditions Precedent:** Without prejudice to the Conditions Precedent mentioned at Clause: 5 of the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme", the Borrower shall, prior to disbursement of the Facility, provide USFB with all documents and information which are required by USFB to complete the Know Your Customer formalities, assess eligibility of the Borrower to avail the Facility, execution of requisite Facility Documents to the satisfaction of USFB and creation of Security in favour of USFB. The Borrower shall also comply with any other requirements stipulated by USFB.
11. **Life Insurance for the Primary Borrower:** The Borrower is aware and acknowledges that, even where USFB has business partnership with any insurer, life insurance coverage shall be available only if the Borrower specifically opts therefor and the applicable insurance premium should be paid by the Borrower, and that the said policy/ies shall be governed by the guidelines of the concerned Insurer, including in the matter of settlement of claim.
12. The Borrower authorises USFB to receive and adjust any payment that USFB may receive in connection with any insurance policy/ies against the Facility and alter the repayment schedule in any manner as it may deem fit notwithstanding anything to the contrary contained in the Facility Documents or any other instructions.
13. Except to the extent disclosed in writing, the Borrower is/are not a Director or relative of a Director of USFB or any other bank or senior official or relative of a senior official of USFB nor does any Director or Employee or senior official of USFB or their relative have any substantial interest in the activities carried out by the Borrower. The Borrower shall not, during subsistence of the Facility, induct or appoint in his/her/their business any person who is a Director or employee of USFB or their relative.
14. **Appropriation of Payments:** The Borrower agrees and undertakes that notwithstanding anything contained herein or in any other documents or instructions given by the Borrower, the repayment made by the Borrower or amount realized/received/recovered by USFB towards repayment of the Facility may be appropriated towards the amounts due from the Borrower (including Outstanding Amount), in the manner that USFB deems fit, at its absolute discretion.
15. **Review/Renewal of Facility:** The limits in relation to the Facility shall be reviewed on annual basis by USFB, and the Borrower shall be permitted to operate on the borrowal account related to the Facility only subject to such periodical review. KPC_CC, KPC_Abhimaan, Working Capital (KPC_Poultry) and Working Capital (KPC_Pisciculture) are offered by USFB in the form of a revolving Facility and annual review of KPC_CC and/or KPC_Abhimaan and/or Working Capital (KPC_Poultry) and/or Working Capital (KPC_Pisciculture) may result in increase or decrease in limit.
16. **Assignment:** USFB may, at its discretion, assign or transfer the rights and/or obligations under the Facility Documents to any person of USFB's choice in whole or in part and in such manner and on such terms and conditions as USFB may decide. USFB may also shift, at its discretion, without notice to the Borrower, from

time to time, any part or portion of the Outstanding Amount (hereinafter referred to as the **"Participation"**) to one or more scheduled commercial banks (hereinafter referred to as the **"Participating Bank/s"**) to 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 Facility, in any manner whatsoever. Such Participation shall be available to USFB, for and in respect of all additional/further limits under the Facility, 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. Any such assignment or transfer or Participation shall conclusively bind the Borrower. However, the Borrower shall not be entitled to transfer or assign or shift his/her/their rights and obligations under the Facility Documents. The Borrower also expressly recognizes and accepts that in the event USFB sells/ assigns the Facility 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 Facility, which may inter alia include, but not limited to the right to determine the rate of interest, determine the EBLR/MCLR (as the case be) applicable to the Facility, re-pricing and pre-payment charges, collection procedure and all other relevant and incidental matters to the borrowal account. Any such sale, assignment, transfer of the Facility, outstanding due and rights/obligation of USFB shall conclusively bind the Borrower.

17. **Disclosure:** The Borrower authorizes USFB to disclose, from time to time, any information and data relating to him/her/them (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 Facility and/or the defaults (if any), in or outside India, to any or all entities mentioned in the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme". The Borrower also agrees and acknowledges that the above persons may use and process the information and data disclosed by USFB in the manner as deemed fit by them. The Borrower is aware and acknowledge that privacy of his/her/their data will be respected by USFB, subject to the covenants contained in the Facility Documents, and the Borrower shall have the right to dissent from sharing of his/her/their personal details with the entities mentioned in the Facility Documents, and USFB shall consider such requests if requisite request in writing in this regard is served upon USFB.
18. **Disclosure to Information Utility:** 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 thereunder 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 RBI to banks from time to time and hereby specifically agrees to promptly authenticate the 'financial information submitted by USFB as and when requested by the concerned 'IU'.
19. **Terms and Conditions for Rupay Card/Smart Card/KCC Card:** The Borrower acknowledges, agrees and undertakes to strictly adhere at all times to the provisions contained in the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme".
20. **Remedies of USFB:** The Borrower hereby authorizes, upon happening of any Event of Default, USFB and its representatives, servants, officers, agents, third party/recovery agents and/or such other person as may be appointed by USFB, to take or cause to be taken any one or more measures as provided in the the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme".
21. **Enforcement Action/Sale of Security:** The Borrower hereby authorizes that, upon happening of any Event of Default, USFB may (at its discretion) enforce the Security through any one or more manner as provided in the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme".
22. The Borrower(s) hereby give(s) his/her/their consent, and also authorise(s) USFB, for recovery of the Outstanding Amounts under the Facility as a public demand/moneys in terms of any State specific legislation relating to recoveries thereof where such consent is necessary/required under such legislation.
23. **Notice:** The Borrower agrees and accepts that 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 in the Schedule A, in the mode and manner as described in the document titled "Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme", and delivery or otherwise of the communication shall be decided in accordance with the principles discussed therein.

- 24. Governing Law and Jurisdiction:** The Facility 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 Facility Documents, the Facility and/or any other document in relation to the Facility shall be subject to jurisdiction of the courts/tribunals of the city/place in which the branch of USFB where the loan account of the Facility is maintained or at any other place at the discretion of USFB and that, accordingly, any legal action, suit or proceedings arising out of or in connection therewith 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 such instances in any other court, tribunal or other appropriate forum and the Borrower hereby consents to that jurisdiction.
- 25. Indemnification:** The Borrower undertakes to indemnify and keep USFB, its officers, employees, authorized representatives, directors and affiliates (each, an "**Indemnified Party**") fully indemnified and harmless from and against all the consequences of breach of any of the terms, conditions, statements, undertakings, representations and warranties of the Borrower, whether in this Facility Agreement or in any Facility Document or other document, as also of any of its representations or warranties not being found to be true at any point of time, including any actions, suits, claims, proceedings, damages, liabilities, losses, expenses, penalties or costs (hereinafter referred to as "**Claims**") faced, suffered or incurred by any Indemnified Party. The Borrower further agrees to bear and pay all present and future stamp duty, registration and similar taxes or charges which may be payable in connection with the acceptance, delivery, performance or enforcement of the Facility Documents. The Borrower agrees to indemnify and keep indemnified the Indemnified Party at all times against any and all loss, costs, charges, expenses and liabilities including penalties with respect to or resulting from delay or omissions to pay any such stamp duty, registration and similar taxes or charges. Such stamp duty, registration and similar taxes or charges (if not paid or reimbursed by the Borrower) shall be deemed to be the amounts due under/in relation to the Facility.
- 26.** This Facility 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 Facility 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.
- 27. Other Covenants:** (a) The Borrower agrees that in case if he/she/they has/have to stop/abandon the agricultural or allied activities for any reason attributable to his/her/their default, negligence, misbehaviour or otherwise, or by an act of God or due to unforeseen circumstances or he/she/they become(s) incapacitated to continue the agricultural/allied activities, the Outstanding Amounts under the Facility shall be repaid, immediately, upon demand by USFB. (b) The Borrower undertakes to inform USFB of any change in his/her/their financial condition or his/her/their business, which is likely to affect USFB's decision to continue the Facility. (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 relating to or concerning the Security; (ii) any material circumstances affecting the ability of the Borrower to repay the Facility in the manner stipulated hereunder. (d) The Borrower shall at all times during the currency of the Facility ensure that he/she/they has/have duly paid all taxes and statutory dues. (e) The Borrower voluntarily waives his/her/their 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 Facility. (f) The Borrower shall inform USFB in writing of any theft or damage to the Security 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 keep and maintain in good and marketable condition the Security at the Borrower's own expense and replace all such parts whether broken or damaged, as are the normal practice adopted for the maintenance of the Security. The Borrower shall, wherever required, engage mechanics, dealers, service facilities expressly authorized by the manufacturer of the Security to effect repairs and to service the same. (h) The Borrower shall on USFB's request do, perform and execute such acts, deeds, matters and things as USFB may consider necessary. (i) The Borrower agrees and acknowledges that any amendment/alteration/modification in the Facility, rate of Interest, Late Payment Charges, Penal Charges, costs, fees, charges, amount of instalment, number of instalment or any other condition related to the Facility shall be deemed to have been substituted here in this Facility Agreement immediately upon such amendment/alteration/modification by USFB. (j) The Borrower expressly recognizes and accepts that, if the Borrower is more than one individual, each one or anyone among them are authorized by others to accept and acknowledge the liability of the Borrower to USFB, either by making any payments to USFB or by executing in favour of USFB any admission in writing, and such acceptance and acknowledgement shall be binding on each one of the Borrower as if such acceptance or acknowledgement has been made by each one of them.

Schedule A

1)	Place of Execution of the Facility Agreement	:	
2)	Date of Execution of the Facility Agreement	:	
3)	Name of the Borrower	:	
4)	Age of the Borrower (Years)	:	
5)	Father's / Husband's Name	:	
6)	Occupation of the Borrower	:	
7)	Address for Communication of the Borrower	:	
8)	Name of the Co-Borrower No: 1	:	
9)	Age of the Co-Borrower No: 1 (Years)	:	
10)	Father's / Husband's Name No: 1	:	
11)	Occupation of the Co-Borrower No: 1	:	
12)	Address for Communication of the Co-Borrower No: 1	:	
13)	Name of the Co-Borrower No: 2	:	
14)	Age of the Co-Borrower No: 2 (Years)	:	
15)	Father's / Husband's Name No: 2	:	
16)	Occupation of the Co-Borrower No: 2	:	
17)	Address for Communication of the Co-Borrower No: 2	:	
18)	Name of the Co-Borrower No: 3	:	
19)	Age of the Co-Borrower No: 3 (Years)	:	
20)	Father's / Husband's Name No: 3	:	
21)	Occupation of the Co-Borrower No: 3	:	
22)	Address for Communication of the Co-Borrower No: 3	:	
23)	Name of the Co-Borrower No: 4	:	

24)	Age of the Co-Borrower No: 4 (Years)	:	
25)	Father's / Husband's Name No: 4	:	
26)	Occupation of the Co-Borrower No: 4	:	
27)	Address for Communication of the Co-Borrower No: 4	:	
28)	Name of the Branch	:	
29)	Address of the Branch	:	

Particulars of Facility:

1)	Type of the Facility	<input type="radio"/> Production Credit (KPC_CC) <input type="radio"/> Kisan_Abhimaan (KPC_OD) <input type="radio"/> Term Loan (KPC_TL_FI/FD) <input type="radio"/> Term Loan (KPC_TL_FI/FD_Allied) <input type="radio"/> Term Loan (KPC_TL_Poultry) <input type="radio"/> Term Loan (KPC_TL_Pisciculture) <input type="radio"/> Working Capital (KPC_Poultry) <input type="radio"/> Working Capital (KPC_Pisciculture) <input type="radio"/> Kisan_Vishesh (KPC_TL_KV)	
2)	Amount of the Facility (INR)	Production Credit (KPC_CC)	
		Kisan_Abhimaan (KPC_OD)	
		Term Loan (KPC_TL_FI/FD)	
		Term Loan (KPC_TL_FI/FD_Allied)	
		Term Loan (KPC_TL_Poultry)	
		Term Loan (KPC_TL_Pisciculture)	
		Working Capital (KPC_Poultry)	
		Working Capital (KPC_Pisciculture)	
		Kisan_Vishesh (KPC_TL_KV)	
3)	Availability Period (in months, calculated from the date of acceptance of Sanction Letter by the Borrower)		
4)	Purpose of the Facility	Production Credit (KPC_CC)	
		Kisan_Abhimaan (KPC_OD)	
		Term Loan (KPC_TL_FI/FD)	
		Term Loan (KPC_TL_FI/FD_Allied)	
		Term Loan (KPC_TL_Poultry)	
		Term Loan (KPC_TL_Pisciculture)	
		Working Capital (KPC_Poultry)	
		Working Capital (KPC_Pisciculture)	
		Kisan_Vishesh (KPC_TL_KV)	
5)	Tenure of Facility	Production Credit (KPC_CC)	One year from the date of Sanction, subject to annual review
		Kisan_Abhimaan (KPC_OD)	
		Term Loan (KPC_TL_FI/FD)	
		Term Loan (KPC_TL_FI/FD_Allied)	
		Term Loan (KPC_TL_Poultry)	
		Term Loan (KPC_TL_Pisciculture)	

		Working Capital (KPC_Poultry)	
		Working Capital (KPC_Pisciculture)	
		Kisan Vishesh (KPC_TL_KV)	
6)	Moratorium (Months)	Production Credit (KPC_CC)	
		Kisan Abhimaan (KPC_OD)	
		Term Loan (KPC_TL_FI/FD)	
		Term Loan (KPC_TL_FI/FD Allied)	
		Term Loan (KPC_TL_Poultry)	
		Term Loan (KPC_TL_Pisciculture)	
		Working Capital (KPC_Poultry)	
		Working Capital (KPC_Pisciculture)	
		Kisan Vishesh (KPC_TL_KV)	
7)	Interest Rate (%)	Production Credit (KPC_CC)	(Fixed): _____ p. a.
		Kisan Abhimaan (KPC_OD)	(Fixed): _____ p. a.
		Term Loan (KPC_TL_FI/FD)	(Fixed): _____ p. a.
		Term Loan (KPC_TL_FI/FD Allied)	(Fixed): _____ p. a.
		Term Loan (KPC_TL_Poultry)	(Fixed): _____ p. a.
		Term Loan (KPC_TL_Pisciculture)	(Fixed): _____ p. a.
		Working Capital (KPC_Poultry)	(Fixed): _____ p. a.
		Working Capital (KPC_Pisciculture)	(Fixed): _____ p. a.
		Kisan Vishesh (KPC_TL_KV)	(Fixed): _____ p. a.
	<p>*Interest Rate is based on External Benchmark Lending Rate (EBLR) of USFB and applicable spread. Current External Benchmark Lending Rate of USFB: _____ %. [Please visit the website of USFB (www.ujjivansfb.in) or nearest branch of USFB for the reference rate used by USFB for determining External Benchmark Rate.]</p>		
8)	Periodicity of calculation of Interest	Production Credit (KPC_CC)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Kisan Abhimaan (KPC_OD)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Term Loan (KPC_TL_FI/FD)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Term Loan (KPC_TL_FI/FD Allied)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Term Loan (KPC_TL_Poultry)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Term Loan (KPC_TL_Pisciculture)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Working Capital (KPC_Poultry)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
		Working Capital (KPC_Pisciculture)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest

		Kisan Vishesh (KPC_TL_KV)	<input type="radio"/> Monthly Rest <input type="radio"/> Quarterly Rest <input type="radio"/> Half-Yearly Rest <input type="radio"/> Annual Rest
9)	Disbursement/Drawdown (Tranches)	Production Credit (KPC_CC) Kisan_Abhimaan (KPC_OD) Term Loan (KPC_TL_FI/FD) Term Loan (KPC_TL_FI/FD_Allied) Term Loan (KPC_TL_Poultry) Term Loan (KPC_TL_Pisciculture) Working Capital (KPC_Poultry) Working Capital (KPC_Pisciculture) Kisan Vishesh (KPC_TL_KV)	
10)	Mode of Repayment	<input type="radio"/> SI <input type="radio"/> NACH [Payment in cash subject to permission by USFB.]	
11)	Repayment of Production Credit (KPC_CC)	Sanctioned for a period of One year from the date of Sanction, subject to annual review. Interest should be serviced as and when debited.	
12)	Frequency of Repayment for Term Loan	Periodic Instalments (hereinafter "PI")	
13)	Periodicity of Repayment	Production Credit (KPC_CC) Kisan_Abhimaan (KPC_OD) Term Loan (KPC_TL_FI/FD) Term Loan (KPC_TL_FI/FD_Allied) Term Loan (KPC_TL_Poultry) Term Loan (KPC_TL_Pisciculture) Working Capital (KPC_Poultry) Working Capital (KPC_Pisciculture) Kisan Vishesh (KPC_TL_KV)	Sanctioned for a period of One year from the date of Sanction, subject to annual review. Interest should be serviced as and when debited. <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Half-Yearly <input type="radio"/> Annually
14)	Number of Instalments for Repayment/Interest to be serviced as and when debited	Production Credit (KPC_CC) Kisan_Abhimaan (KPC_OD)	Sanctioned for a period of One year from the date of Sanction, subject to annual review. Interest should be serviced as and when debited.

		Term Loan (KPC_TL_FI/FD)			
		Term Loan (KPC_TL_FI/FD Allied)			
		Term Loan (KPC_TL_Poultry)			
		Term Loan (KPC_TL_Pisciculture)			
		Working Capital (KPC_Poultry)			
		Working Capital (KPC_Pisciculture)			
		Kisan Vishesh (KPC_TL_KV)			
15)	PI Amount (INR)	As mentioned in the Loan Card to be issued.			
16)	Date of commencement of PI	As mentioned in the Loan Card to be issued.			
17)	Late Payment Charges				
18)	Fees / Charges [Applicable taxes shall be levied on all Fees and Charges specified above. All Fees, Charges and Tax are non-refundable]	a. Login Fee (INR)			
		b. Processing Fee (% to the Facility amount)			
		c. NACH/Cheque Bounce Charges, per instance of dishonour of NACH/Cheque (INR)			
		d. Stamp Duty (INR)	As per the enactment of the concerned State		
		e. Crop Insurance Premium (INR)	As per the applicable guidelines		
		f. Life Insurance Premium for Borrower (INR) (One Time throughout the tenure of the Loan) (applicable only if the Borrower has opted for insurance coverage)			
		g. CERSAI Charges (INR) (if Loan is secured by Property)			
		h. Legal Fees			
		i. Technical Fees			
19)	Details of Collateral Security (if any)	Owner			
		Details of Security			
		Type of Charge	<input type="radio"/> Equitable Mortgage <input type="radio"/> Simple Mortgage		
20)	PSL Category	<input type="radio"/> PSL	<input type="radio"/> Non-PSL		
21)	Details of Additional Security (if any)				
22)	Prepayment Conditions				
23)	Special Conditions				
24)	RuPay Card/Smart Card/KCC Card Major Conditions:				
	Card Limit (INR)	Amount of Withdrawal Permitted (per transaction)	Number of Withdrawals Permitted (per month)	Annual Fee	Other Conditions
					Please refer the leaflet provided along with the RuPay Card

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 first disbursement/drawdown.

Schedule B

Hypothecated Security		
Nature of Asset	Particulars of the Asset	Value (INR) (approx.)

DECLARATION IF BORROWER SIGN(S) IN VERNACULAR LANGUAGE

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

Name of Witness	Address of Witness	Signature

Signed and delivered by the within named Borrower and USFB in token of and in witness of them having read (and/or being explained), verified, understood, unconditionally accepted and acknowledged, agreed, confirmed and declared all clauses herein, viz., Nos: 1 to 27 in this Facility Agreement, and Nos: 1 to 27 in the document titled Terms and Conditions Governing the Facility Agreement of Credit Support under Kisan Pragati Card Scheme and the Schedule forming part of this Facility Agreement, and for having authenticated accuracy and correctness of the same.

IN WITNESS WHEREOF the parties hereto have set their respective hands in acceptance of all terms and conditions stated above and the Schedule forming part of this Facility Agreement, on the day, month and year written in the said Schedule.

Borrower _____ (Signature) Name:	Co-Borrower 1 _____ (Signature) Name:
Co-Borrower 2 _____ (Signature) Name:	Co-Borrower 3 _____ (Signature) Name:

Co-Borrower 4	For Ujjivan Small Finance Bank Limited
_____ (Signature) Name:	_____ (Signature) Name of Authorised Signatory: Designation:

ANNEXURE

ACKNOWLEDGEMENT RECEIPT

We, the Borrower and Co-Borrower(s) hereby acknowledge and confirm receipt of the Facility Agreement (27 Clauses) including the Schedules appended to and forming part of the Facility Agreement from Ujjivan Small Finance Bank Limited.

The contents of the Facility Agreement and the Terms and Conditions have been read over to us in vernacular language known to us and we have understood the contents of the sam before subscribing our respective signatures to the Facility Agreement.

Borrower	Co-Borrower 1
_____ (Signature) Name:	_____ (Signature) Name:
Co-Borrower 2	Co-Borrower 3
_____ (Signature) Name:	_____ (Signature) Name:
Co-Borrower 4	
_____ (Signature) Name:	

Place:

Date: