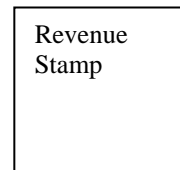


DEMAND PROMISSORY NOTE

Rs......

ON DEMAND, I/We,....., promise to pay BANDHAN BANK LIMITED (“Lender”). or order, the sum of Rs.....(Rupees..... only) together with interest from the date hereof, at% per annum or such other rate the Lender may fix from time to time, compounding and payable with daily/monthly/quarterly rests, for value received.

.....
Signature of the Borrower(s)



Place:

Date:

The Borrower(s) has to sign across the revenue stamp & DP Note

D.P. Note Delivery cum Waiver Letter

To,
Bandhan Bank Limited.
_____.
.....
.....

(the “Lender”)

Dear Sir/Madam,

Please take delivery of the accompanying DEMAND PROMMISSORY NOTE (“DPN”).. dated _____ for Rs. _____ (Rupees)/-made by me/us in favour of Lender .

I/We do hereby also waive my/our rights of the presentment of the aforesaid DPN. I/We further request you to note that I/we dispense with a notice of dishonour in terms of Section 98(a) of the Negotiable Instruments Act, 1881, and that in the event of payment not being made on demand by me/us, the Lender is at liberty (but not obliged) to give time for payment to me/us without discharging me/us from liability.

The said DPN shall operate as a continuing security to you to be enforceable for the repayment of the ultimate balance or all sums remaining unpaid under the said Loan facility now or hereafter; and I am/We are to remain liable on the said DPN notwithstanding the fact that by payment made into the account of the Loan from time to time, the said Loan facility may from time to time be reduced or extinguished or even that the balance of the said account(s) may be at credit.

.....

Signature of the Borrower(s)

Date: _____

Place: _____

(To be stamped as an agreement or instrument of Hypothecation.

Date of stamp paper should be prior to the date of agreement)

KISAN LOAN CUM HYPOTHECATION AGREEMENT

BY

(Insert the name of the Borrower(s))

IN FAVOUR OF

BANDHAN BANK LIMITED

Amount	Rs.
--------	-----

This forms part of the Kisan Loan cum Hypothecation Agreement executed by ____ **Insert the name of the Borrower(s)** ____ in favour of **The BANDHAN BANK LIMITED.**

dated _____

Borrower(s)

KISAN LOAN CUM HYPOTHECATION AGREEMENT

This KISAN LOAN CUM HYPOTHECATION AGREEMENT made at _____, on this _____ day of _____, 20 ____ by and between ("**Agreement**"):

BANDHAN BANK LIMITED, a banking company carrying on the Banking business under the Banking Regulation Act, 1949 and incorporated under the Companies Act, 2013 having its registered office at DN-32, Sector-V, Salt Lake City, Kolkata-700091 and acting through its branch at the place as detailed in **Schedule I** (hereinafter referred to as the "**Lender**" which expression shall include its successors and assigns) of the FIRST PART;

AND

The Borrower whose name, address and particulars are as stated in **Schedule I** (hereinafter referred to as "**the Borrower**", which expression shall unless the context otherwise requires, include heirs, administrators, executors, successors and permitted assigns, as applicable) of the SECOND PART.

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

WHEREAS:

- A) The Borrower has approached the Lender for availing a term loan facility under Kisan Credit Card(KCC) Scheme ("**Term Loan Facility**") upto the amount as specified in **Schedule I** and a cash credit facility under Kisan Credit Card(KCC) Scheme ("**Cash Credit Facility**") upto the amount as specified in **Schedule II** (jointly referred to as the "**Facilities**"), as per the application form ("**Application Form**") for the Purpose (*hereinafter defined*).
- B) The Lender has agreed to grant and the Borrower has agreed to avail the Facilities on the terms and conditions stated herein below and as specified in the sanction letter.

1. DEFINITIONS

1.1. DEFINITIONS

For the purposes of this Agreement, unless the context requires otherwise, the following terms shall have the following meanings:

- (a) "**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 the Transaction Documents in accordance with their respective terms; or (b) prejudicial to any of the businesses, operations or financial condition of the Borrower.
- (b) "**Outstanding Obligations**" shall mean and include the outstanding principal amount of the Facilities, Interest, Additional Interest, all other interest, all fees, costs, commitments, charges, expenses, stamp duty and all other sums whatsoever payable by the Borrower to the Lender in accordance with the Agreement and the Transaction Documents, as well as all other monies whatsoever stipulated in or payable by the Borrower/s under the Agreement.

- (c) **“Person”** shall include individual, partnership firm, company, association of persons, proprietary concern, limited liability partnership and co-operative society as mentioned and stipulated as per the relevant provisions of the Income Tax Act, 1961.
- (d) **“Transaction Documents”** shall include all writings and other documents executed or entered into or to be executed or entered into, by the Borrower or any other Person, in relation to, or pertaining to the Facilities and each such transaction document as amended from time to time.

2. FACILITIES

- 2.1. Relying upon the statements and representations made by the Borrower in the Application Form, the Lender hereby agrees to make available to the Borrower and the Borrower hereby agrees to avail from the Lender, the Term Loan Facility under Kisan Credit Card(KCC) Scheme and the Cash Credit Facility under Kisan Credit Card(KCC) Scheme mentioned in **Schedule I** and **Schedule II** respectively, attached hereto in the manner and on the terms and conditions mentioned in this Agreement.
- 2.2. The Facilities are granted for the purpose as more particularly described in **Schedule I** and **Schedule II** hereto (**“Purpose”**).

3. INTEREST

- 3.1. The Borrower shall be charged interest on the Facilities from the date of disbursal of the respective Facility at the rate specified in **Schedule I** and **Schedule II** hereto (**“Interest”**).
- 3.2. The Interest on the Term Loan Facility will be calculated on the basis of the rate of interest mentioned in **Schedule I** and rounded off to the next rupee calculated on monthly rests and any other charges shall be computed on the basis of a year of three hundred and sixty (360) days. However, in the event of the Borrower intends to foreclose the Term Loan Facility, the interest would be calculated upto the date of actual foreclosure.
- 3.3. The Interest on the Cash Credit Facility will be calculated on the basis of the rate of interest mentioned in **Schedule II** and rounded off to the next rupee calculated on monthly rests and any other charges shall be computed on actual number of days/ 365 days basis. However, in the event of the Borrower intends to foreclose the Cash Credit Facility, the interest would be calculated upto the date of actual foreclosure.

4. DETAILS OF DISBURSEMENT

- 4.1 The Lender shall disburse the Facilities in one lump sum or in suitable installments/tranches and in such manner as may be specified by the Lender.
- 4.2 Interest on the Facilities will begin to accrue in favour of the Lender as and from the date of disbursement of the respective Facilities.
- 4.3 The right of the Borrower to make drawals under this Agreement shall cease on the expiry of the validity period of the respective Facilities specified in **Schedule I** and **Schedule II**. The Lender may by notice to the Borrower suspend or cancel further disbursements of the Facilities, if the Facilities shall not have been fully drawn within the validity period as specified

in **Schedule I** or **Schedule II** (as applicable) or such other period as may be decided by the Lender.

5. REPAYMENT

5.1 The Borrower shall pay in full the equated monthly installment as specified in Schedule I and the Cash Credit Facility will be repayable on demand.

5.2 The repayment of the Outstanding Obligations by the Borrower to the Lender under the Transaction Documents shall be by any of the following modes:

- (i) Electronic Clearing System as notified by Reserve Bank of India (“**RBI**”);
- (ii) Standing Instructions details whereof are mentioned in the **Schedule I** from the Borrower’s account with the Lender;
- (iii) Post Dated Cheques (PDC); or
- (iv) In such other manner as may be specified by the Lender from time to time.

6. PRE-PAYMENT OF THE FACILITIES

The Lender may, in its sole discretion and on such terms as to pre-payment fees, etc., as it may prescribe, permit pre-payment / acceleration of Outstanding Obligations subject to payment of such pre-payment charges mentioned in **Schedule I**.

7. CONDITIONS PRECEDENT FOR DISBURSEMENT

7.1 The following shall be conditions precedent for any disbursement of the Facilities or any tranche thereof:

- (a) The Borrower shall have submitted to the Lender such authorizations and approvals as may be specified required for availing of the Facilities or as may be specified by the Lender.
- (b) Prior to the first disbursement, the Security over the Secured Assets (if required by the Lender) should have been created and the guarantee(s) should have been issued (as may be required by the Lender).
- (c) The Borrower shall have an absolute, clear and marketable title to the Secured Assets and the Secured Assets should be absolutely unencumbered and free from any liability and prior charges whatsoever.
- (d) No Event of Default or Cross Default or Material Adverse Effect shall have occurred.

8. SECURITY

8.1 The Borrower hereby hypothecates and create charges of the movable assets in favour of the Lender, as specified in Schedule I (“**Assets**”).

8.2 In addition to above, the Borrower agrees to provide such security in such form and manner as may be required by the Lender to secure the Outstanding Obligations.

- 8.3 The security furnished by the Borrower to the Lender in connection with the Facilities shall be duly perfected and shall remain as continuing securities to the Lender and the same shall be binding upon the Borrower.
- 8.4 The Borrower agrees that the security shall not be discharged/ released by intermediate payment by the Borrower or any settlement of accounts by the Borrower till such time the Outstanding Obligations are fully paid to the satisfaction of the Lender and the Lender consents to give a discharge/release in respect of the security in writing to the Borrower.
- 8.5 The security shall be in addition to and not in derogation of any other security, which the Lender may at any time hold in respect of the Borrower's dues and shall be available to the Lender until all accounts between the Lender and the Borrower in respect of the Facilities are ultimately settled.
- 8.6 The Borrower further agrees that the security provided under the Transaction Documents shall also be security for all other monies that may be due and payable by the Borrower to the Lender, on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligator either singly or along with any other Person.

9. GUARANTEE

The Borrower hereby agrees to procure a guarantee executed by such persons if required by the Lender and in the form and manner to the satisfaction of the Lender.

10. COVENANTS

10.1 AFFIRMATIVE COVENANTS

The Borrower covenants with the Lender that during the tenor of the Facilities:

- (a) The Borrower shall ensure that the entire Facilities will be utilized for the Purpose as stated by the Borrower in the Application Form and for no other purpose whatsoever.
- (b) The Borrower shall maintain the Assets and all other assets over which security is created under the Transaction Documents ("**Secured Assets**"), in good order and condition and all necessary repairs, additions and improvements thereto will be made during the currency of the Facilities and that the Borrower will ensure that the value of the Secured Assets do not diminish.
- (c) The Borrower shall, until the full repayment of the Outstanding Obligations, fully insure, and keep the Secured Assets so insured against all comprehensive risks, including but not limited to earthquake, fire, riots, civil commotion, floods and such additional risks/liability to which the Secured Assets is likely to be exposed to and any other third party liability risks, at its own costs in the name of the Borrower, and assign the benefits of such policy/ies in with the name of the Lender appropriately endorsed and recorded as 'Assignee' in such insurance policy/ies, for a value as required by the Lender and produce evidence thereof to the Lender from time to time and wherever called upon to do so.
- (d) The Borrower shall promptly inform the Lender of any loss or damage to Secured Assets due to any act of God or damage or other risks against which the Secured Assets may not have been insured.

- (e) The Borrower shall pay all municipal taxes, ground rent and such other municipal and local charges in accordance with the municipal laws and regulations.
- (f) The Borrower shall allow any person authorized by the Lender to have free access to the Secured Assets for the purpose of inspection from time to time.
- (g) The Borrower shall promptly give written notice to the Lender of (i) any dispute which might arise between the Borrower and any Person or any governmental body or authority relating to or concerning the Secured Assets; (ii) any distress or execution being levied against the Secured Assets; (iii) any material circumstances affecting the ability of the Borrower to repay the Facilities in the manner stipulated hereunder.
- (h) The Borrower shall on the Lender's request do, perform and execute such acts, deeds, matters and things as the Lender may consider necessary either to perfect the Security provided for or to carry out the intent of this Agreement.
- (i) The Borrower shall bear all costs of making good any deficit in stamp duty on the documents executed by the Borrower in relation to the Loan and/or Security created under the Transaction Documents.

10.2 NEGATIVE COVENANTS

The Borrower further covenants with the Lender that unless, the Lender otherwise previously approves in writing, the Borrower shall not:

- (a) Enter into any agreement or arrangement with any Person, institution or local or Government body (a) for the use, occupation or disposal of the immovable/movable properties forming part of the Security or any part thereof (b) in respect of any of the Borrower's assets such that the same may have a Material Adverse Effect on the Facilities.
- (b) Stand surety for anybody or guarantee the repayment of any loan or the purchase price of any asset.
- (c) Execute any document, such as power of attorney, or any other similar or other deed, in favour of any Person to deal with the Security in any manner, except as may be required by the Lender.

11. REPRESENTATION AND WARRANTIES

11.1 The Borrower represents, warrants and undertakes to the Lender as under:

- (a) The Borrower has the competence and power to execute the Transaction Documents and has taken the necessary approvals in relation to the execution of the Transaction Documents, which approvals will remain valid and subsisting during the tenure of the Facilities.
- (b) The Borrower confirms that there are no proceedings (in any form) or investigation pending or threatened, by or against the Borrower which might have a Material Adverse Effect.

- (c) No event, circumstance or situation has occurred, which might affect the Borrower or the Lender's right towards the Security or hinder the enforcement of the Security and no Material Adverse Effect has occurred.
- (d) The Borrower has paid and will pay when due, all public demands such as taxes, taxes and all the other revenues payable to the Government of India or to the Government of any State or to any local authority and that at present there are no arrears of such taxes and revenues due and outstanding.
- (e) The Borrower shall abide by the terms and condition of Kishan Credit Card (KCC).
- (f) The Borrower shall be liable and responsible for the Use of Kishan Credit Card (KCC)
- (g) (a) To the extent applicable, the availing of the Facilities and exercise of rights and performance of obligations under this Agreement or any other security / transactions documents shall constitute, private and commercial acts done and performed for private and commercial purposes.

(b)The Borrower is not / shall not be entitled to and shall not claim immunity for itself or its assets and properties from suit, execution, attachment or other legal process in any proceedings in relation to this Agreement and other security / transaction documents.
- (h) The Borrower has not been declared a willful defaulter/s.

11.2 The Borrower confirms that the representations and warranties contained herein shall be deemed to be repeated by the Borrower on and as of each day from the date of this Agreement until all sums due or owing hereunder by the Borrower to the Lender have been paid in full, as if made with reference to the facts and circumstances existing on such day.

12. INSURANCE

- 12.1 The Borrower shall, until the full repayment of the Outstanding Obligations, fully insure, and keep the Secured Assets so insured against all comprehensive risks, as may be required by the Lender and on such terms as may be specified by the Lender.
- 12.2 The Borrower agrees to assign the benefits of such policy/ies to the Lender with the name of the Lender appropriately endorsed and recorded as 'Assignee'/ 'First Lost Payee' in such insurance policy/ies, for a value as required by the Lender and produce evidence thereof to the Lender from time to time and wherever called upon to do so.
- 12.3 The Lender shall have the right to receive the payment under such policies and adjust any such payment against the Facilities and alter the repayment schedule in any manner as it may deem fit.

13. RIGHT OF LENDER

- 13.1 Notwithstanding anything contained hereinabove, the Lender shall have the right to:
 - (a) review and reschedule the repayment terms of the Outstanding Obligations at any time in such manner and to such extent as the Lender may in its sole discretion decide;
 - (b) reduce the availability of the amounts of the Facilities and/or adjust such monies against the Facilities and all such adjustments shall be treated as disbursements to/repayment by the Borrower;

- (c) revise the rate of Interest at any time and from time to time as per its policy, market conditions and/or applicable laws and regulations, if any, during the tenor of the Facilities at its sole discretion;
- (d) cancel the monies advanced/ to be advanced under the Agreement (either fully or partially) at any time, without giving any prior notice to the Borrower;
- (e) require the Borrower to adopt or switch to any alternate mode of payment and the Borrower shall comply with such request, without demur or delay

13.2 In the event of any disagreement or dispute between the Lender and the Borrower regarding the materiality, reasonableness or occurrence of any matter including any, event, occurrence, circumstance, change, fact, information, document, authorization, proceeding, act, omission, claims, breach, default or otherwise, the opinion of the Lender in relation to the Facilities as to the materiality, reasonableness or occurrence of any of the foregoing shall be final and binding on the Borrower.

14. EVENT OF DEFAULT

14.1 Each of the following events shall be considered as an event of default ("**Event of Default**"):

- (a) If any default shall have occurred in the payment of any amounts due and payable under this Agreement or the Transaction Documents in pursuance to the Facilities;
- (b) If default shall have occurred in the performance of any other covenants, conditions or agreements on the part of the Borrower and/or any of the security providers/guarantor(s) under this Agreement or any of the Transaction Documents;
- (c) If any information given by the Borrower to the Lender while availing the Facilities or in this Agreement or any of the Transaction Documents is found to be misleading or incorrect.
- (d) If any of the Security depreciates in value or is in jeopardy, or if the rights over the Security are altered or if the ability of the Lender to enforce the Security is affected.
- (e) If the Borrower fails to inform the Lender 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) Any default by the Borrower under any credit facility agreement or arrangement entered into by the Borrower with the Lender, its subsidiaries, affiliates or any bank, financial institution / non banking financial company and/or other creditors ("**Cross Default**").
- (g) In case the Borrower is a company, if a winding-up petition has been filed against the Borrower and the same is not vacated, stayed or abated within 15 (Fifteen) days from the date of first hearing or admittance, whichever is early or if any proceeding or litigation is commenced or threatened against the Borrower and such proceedings not been stayed or disposed off within 15 (Fifteen) days from commencement or if any authority has taken any action whereby the Borrower is deprived of substantial part of its assets, and the same is not vacated, stayed or abated within 15 (Fifteen) days from the date of initiation of such action;

- (h) In case the Borrower is a partnership or a limited liability partnership, if the Borrower is dissolved or a notice of dissolution is given to it or any of its partners or if the Borrower or any of its partners commits an act of insolvency or makes an application for being declared insolvent or an order is passed declaring it or them or any of them an insolvent;
- (i) If the Borrower (being an entity other than as provided in Clause 14 (vii) and (viii)) becomes subject to proceedings for taking it into liquidation, whether voluntarily or compulsorily, may be or have been commenced or if any resolution for voluntary winding-up is passed or if an order of a court of competent jurisdiction is made or the Borrower suspends payments or announces an intention to do so or suggests readjustment or rescheduling of its repayment obligations.

15. REMEDIES OF THE LENDER

15.1 If any Event of Defaults occurs, then, the Lender, by a written notice to the Borrower may

- (a) declare the Outstanding Obligations and/or any other amounts which may be payable by the Borrower under or in terms of the Transaction Documents and/or any other agreements, documents subsisting between the Borrower and the Lender;
- (b) enforce the security created under this Agreement and the other Transaction Documents;
- (c) such defaulted amount shall carry additional interest at the rate as specified in **Schedule I (“Additional Interest”)**, computed from the respective due dates and shall be compounded on monthly basis;
- (d) take such legal action as may be available to the Lender under the applicable laws.

16. WAIVER

No delay in exercising or omission to exercise, any right, power or remedy accruing to the Lender upon any default under this Agreement, mortgage deed or any other agreement or document, shall impair any right, power or remedy or shall be construed as a waiver thereof or any acquiescence in such default affect or impair any right, power or remedy of the Lender in respect of any other default.

17. EFFECTIVE DATE OF TERMS AND CONDITIONS

This Agreement shall become binding on the Borrower and the Lender on and from the Effective Date of execution hereof. It shall be in full force till the Outstanding Obligations and other amounts due under any other agreements, documents which may be subsisting/ executed between the Borrower and the Lender have been fully paid to the satisfaction of the Lender.

18. DISCLOSURE

The Borrower hereby agrees as a pre-condition of the Facilities given to the Borrower by the Lender that, the Lender has a right to disclose and furnish information regarding the Facilities, the Borrower and/or the guarantor (if a guarantee is provided in relation to the Facilities) to any Government Department, Agricultural Department, NABARD and/or any such person as it may deem fit, including but not limited to the Credit Information Bureau (India) Limited and any other agency authorized in this behalf by Reserve Bank of India.

19. ASSIGNMENT

The Lender reserves the right to assign / sell / securitize the Facilities with or without security, if any, in any manner by transferring and/or assigning or otherwise (at the cost of the Borrower) all its right, title and interest which the Lender deems appropriate and the Borrower hereby expressly agrees that in that event, the Lender is not required to obtain any permission or put the Borrower to any notice and the Borrower will recognize the new lender as the new / additional creditor.

20. INDEMNIFICATION

The Borrower undertakes to indemnify and keep the Lender and its officers / employees fully indemnified and harmless from and against all forms of losses caused to the Lender, including but not limited to all costs, expenses, taxes and other costs incurred by the Lender in relation to these Facilities, as a result of action / inaction of the Borrower, including as a result of third part claims or claims from regulators or investment authorities. The Borrower undertakes to, immediately upon the occurrence of the loss caused to the Lender, pay to the Lender any amount on this account without any demur, reservation, contest, protest whatsoever.

21. APPROPRIATION OF PAYMENTS

Unless otherwise agreed to by the Lender, any payment due and payable under this Agreement and made by the Borrower will be appropriated towards such dues in the order, namely:

- (a) Interest;
- (b) Additional Interest;
- (c) Prepayment Charge and fees;
- (d) Principal amount of the Facilities;
- (e) Administrative charges and other costs, charges, expenses, incidental charges and other moneys that may have been expended by Lender in connection with the recovery;
- (f) Margin.

22. SERVICE OF NOTICE

21.1 Any notice, demand or other communication under this Agreement and other documents in pursuance thereof shall be deemed to have been delivered (i) if delivered in person or by courier, when proof of delivery is obtained by the delivering party; (ii) if sent by post within the same country, on the tenth day following posting and if sent by post to another country, on the twentieth day following posting; (iii) if given or made by fax, upon dispatch and the receipt of a transmission report confirming dispatch above; (iv) if given or made by email, upon dispatch from the sender and after it has been delivered to the recipient(s). Pursuant to the dispatch of the notice as above, the party sending the notice shall also email the contents of the entire notice to the receiving party at the addresses mentioned in Schedule I.

21.2 Each notice, demand or other communication given or made under this Agreement shall be in writing and delivered or sent to the relevant party at its address or fax number set out in Schedule I.

23. SEVERABILITY

The Clauses of the Agreement and the sub-clauses contained in each Clause are severable and any illegality, invalidity or irregularity, inconsistency or repugnancy of any Clause or any sub-clause shall not in any way affect the legality, validity or regularity of any other Clause or sub-clause.

24. GOVERNING LAW AND JURISDICTION

24.1 This Agreement shall be governed in accordance with the laws of India and shall be subject to the jurisdiction of the competent court in the city where the concerned branch/office of the Lender is situated.

24.2 The provisions of Clause 24.1 above are for the benefit of the Lender only. As a result, the Lender shall not be prevented from taking proceedings relating to a dispute in any other courts with jurisdiction. To the extent allowed by law, the Lender may take concurrent proceedings in any number of jurisdictions.

25. MISCELLANEOUS

25.1 The Borrower agrees / confirms as follows:

- (a) That the terms and conditions and all the covenants and details of the Schedule hereunder shall be read and construed as part and parcel of these presents.
- (b) That the Lender will have all powers incidental to and necessary for the realization of its security.
- (c) In case the Facilities are backed by guarantee, the guarantor would be liable under the guarantee deed as a principal debtor and will be jointly and severally liable with the Borrower.
- (d) The Borrower shall bear all costs and pay on demand to the Lender any such costs and expenses as may be incurred by the Lender in connection with the Facilities and the Transaction Documents, including but not limited to costs incurred or to be incurred by the Lender or any of them in connection herewith or with the enforcement or attempted enforcement of the security hereby created or the protection of defense or perfection thereof or for the recovery of any moneys and of all suits and proceedings of whatsoever nature for the enforcement or realization of the security.
- (e) That nothing herein contained shall operate or be deemed to prejudice the Lender's rights or remedies in respect of any present or future securities, guarantee, obligation or decree for any indebtedness or liability of the Borrowers to the Lender.
- (f) That the Borrower has read and understood this Agreement and in the event that the Borrower is illiterate and/or cannot read English language, the terms and conditions of this agreement have been read over, translated and explained in detail in the vernacular language to the Borrower.

Schedule I

S. No.	Particulars	Details
A. LENDER DETAILS		
1.	Branch Office	
B. BORROWER DETAILS		
2.	i) Name:	
	Age:	
	Son of / Daughter of / Wife of:	
	Address of the borrower's residence:	
	ii) Name:	
	Age:	
	Son of / Daughter of / Wife of:	
3.	Details of the Borrower's business	
C. LOAN DETAILS		
Term Loan Facility		
4.	Loan amount	
5.	No. of tranches	
6.	Validity Period (to make drawals)	
7.	Purpose:	
	End use of :	
8.	Rate of Interest:	
9.	Additional Interest:	
10.	Margin	
11.	ECS/SI	
12.	Processing Charges	
D. REPAYMENT		
13.	Tenure of loan	
14.	Repayment Schedule	
15.	Moratorium	
16.	Mode of Repayment	
17.	Period during which prepayment	

S. No.	Particulars	Details
	cannot be made	
18.	Prepayment Charges	
19.	Margin	
20.	Insurance	
21.	Others	
E. DETAILS OF SECURITY AND OTHER CHARGES		
22.	Details of Assets (hypothecated)	
23.	Additional Security /collateral:	
24.	Details of Guarantee(s) Guarantor Name: Guarantor's relationship with the Borrower	
25.	Document retrieval charges	

Schedule II

S. No.	Particulars	Details
CASH CREDIT FACILITY DETAILS		
1.	Purpose	
2.	Drawals	
3.	Validity Period	
4.	Interest	
5.	Payment of other charges, fees and time of payment of such charges	
6.	Repayment	
7.	Security	

IN WITNESS WHEREOF the Parties have executed this Agreement on the day and the year first hereinabove written,

Borrower(s)

SIGNED AND DELIVERED/THUMB IMPRESSION)
_____)

The Terms and conditions of the above documents have been explained in my language by the Lender which have been understood by me/us in toto before putting my/our signature/thumb impression on this document.

SIGNATURE/THUMB IMPRESSION BY BORROWER(S)

Bandhan Bank Limited

SIGNED AND DELIVERED)
by the authorized signatory of the)
Lender)
_____)

DEED OF GUARANTEE

This DEED OF GUARANTEE is made at On this.....day of.....20.....(“Guarantee Deed”)

BY

1).....2)
.....whose name, address and particular are as stated in Schedule (hereinafter referred to as “Guarantor (s)” , which expression shall unless the context requires, include their respective heirs, executors, administrators, successors and permitted assigns, surviving partners, successors, Co-parceners, members, all trustees, as applicable) .

IN FAVOUR OF

BANDHAN BANK LIMITED, a Banking company, carrying on the Banking business under the Banking Regulation Act, 1949, incorporated under the Companies Act, 2013 and having its registered office at DN 32, Sector V, Salt Lake City, Kolkata 700 091 and one of its branch offices at the place mentioned in the Schedule herein below (hereinafter called the “Lender” which expression shall include its successors and permitted assigns)

WHEREAS in terms of Kisan Loan Cum Hypothecation Agreement dated.....(“Loan Agreement”) executed byaddress.....(hereinafter referred to as the “Borrower”) with the Lender, the Lender has agreed to extend to the Borrower credit facility under Kisan Credit Card Scheme for an amount as specified in Schedule A (Hereinafter referred to as “Credit Facility” for the purposes as specified in the “Loan Agreement” on the terms and conditions specified and contained therein.

AND WHEREAS one of the conditions specified and contained in the said Kisan Loan Cum Hypothecation Agreement is that the Borrower shall procure and furnish to the Lender a guarantee guaranteeing due payment by the Borrower of the Credit Facility together with the interest, costs, charges, expenses and/or other monies due to the Lender in respect of the Credit Facility (hereinafter referred to as the “Guaranteed Sum”).

AND WHEREAS the Guarantor (s) at the request of the Borrower and in consideration of the Lender granting the aforesaid Credit Facility to the Borrower, have agreed to execute this Guarantee Deed in favour of the Lender on the terms and in the manner hereinafter appearing.

NOW THIS INDENTURE WITNESSETH that in consideration of the above premises it is hereby covenanted and agreed as follows:

1. The Borrower has an obligation to pay the Guaranteed Sum to the Lender.
2. If at any time default shall be made by the Borrower in payment of the Guaranteed Sum due to the Lender in respect of the aforesaid Credit Facility, the Guarantor(s) shall forthwith on demand, without any demur or protest, irrevocably and unconditionally pay to the Lender the amount of such Guaranteed Sum as may be then due to the Lender and shall indemnify and keep indemnified the Lender against all losses which the Lender may incur by reason of any default on the part of

the Borrower. The Guarantor(s) also agree to provide additional security for the Credit Facility, if requested by the Lender.

3. On delay of payment, the Guarantor(s) confirms that the Guarantor(s) would pay the amount due along with default interest agreed upon by the Borrower and the Lender.
4. In order to give effect to the Guarantee herein contained, the Lender shall be entitled to act as if the Guarantor(s) were principal debtors to the Lender.
5. Notwithstanding the Lender's rights under the Loan Cum Hypothecation Agreement and all other documents for the Credit Facility (collectively referred to as "Transaction Documents"), the Lender shall have the fullest liberty to call upon the Guarantor to pay the Guaranteed Sum for the time being due to the Lender in respect of the above mentioned Credit Facility without requiring to realize from the Borrower the amount due to the Lender in respect of the Credit Facility and/or requiring to enforce any remedies or the Security available to the Lender.
6. The Guarantee shall be irrevocable and enforceable against the Guarantor(s), notwithstanding any dispute between the Lender and the Borrower.
7. The Guarantor(s) affirms and confirms and declare that any balance confirmation and/or acknowledgment of debt and/or admission of liability given or promise or part-payment made by the Borrower to the Lender shall be deemed to have been made and/or given by or on behalf of the Guarantor(s) themselves and shall be binding upon each of them. The Borrower shall in addition to his personal capacity be deemed to act as the Guarantor(s)' duly authorized agent in that behalf for the purposes of Section 18 and 19 of the Limitation Act of 1963.
8. The Guarantor(s) hereby agree that notwithstanding any variation made in terms of the Transaction Documents, variation in the rate of interest, extension of the date for repayment of Credit Facility, if any, composition made between the Lender and the Borrower to give time to or not to sue the Borrower, or the Lender parting with the Security given by the Borrower, the Guarantor(s) shall not be released or discharged of its/their obligation under this Guarantee Deed.
9. The Guarantor(s) hereby agrees and confirms that the Lender shall be entitled to adjust or set-off all monies held by the Lender to the credit of or for the benefit of the Guarantor(s) on account or otherwise howsoever towards the discharge and satisfaction of the liability of the Guarantor(s) under these presents.
10. The Guarantor(s) agrees that if the Borrower becomes insolvent, the Lender may (notwithstanding payment to the Lender by the Guarantor(s) or any other person of the whole or any part of the amount in relation to the Credit Facility) enforce and recover payment from the Guarantor(s) of the full amount of the Guaranteed Sum due. On the happening of the aforesaid event, the Guarantor(s) shall forthwith inform the Lender in writing of the same.
11. The Guarantor(s) hereby agrees and give consent for the disclosure by Lender of all or any such:
 - a) Information and data relating to me/us;
 - b) Information of default, if any, committed by me, in discharge of the Borrower's such obligation or other obligation;
 - c) Information furnishing and disclosing to Credit Information Bureau (India) Limited ["CIBIL"] and any other agency authorised in this behalf by Reserve Bank of India ["RBI"] or to RBI.

12. The Guarantee hereby given is independent and distinct from the Security that the Lender has taken from Borrower. The Guarantor(s) have not given this guarantee upon any understanding faith or belief that the Lender has taken and/or may hereafter take any or other such security and that notwithstanding the provisions of Sections 140 and 141 of the Indian Contract Act, 1872 or other section of that Act or any other law. The Guarantor(s) will not claim to be discharged to any extent because of the Lender's failure to enforce the Security for any reason whatsoever including reasons attributable to its default and negligence.
13. Each notice, demand or other communication given or made under this Guarantee Deed shall be in writing and delivered or sent to the relevant party at its address or fax number set out below. Any notice, demand or other communication so addressed to the relevant party shall be deemed to have been delivered (i) if delivered in person or by courier, when proof of delivery is obtained by the delivering party; (ii) if sent by post within the same country, on the tenth day following posting and if sent by post to another country, on the twentieth day following posting; (iii) if given or made by fax, upon dispatch and the receipt of a transmission report confirming dispatch above; (iv) if given or made by email, upon dispatch from the sender and after it has been delivered to the recipient(s); (v) if given by registered post within 4 (four) days of the date of dispatch. Pursuant to the dispatch of the notice as above, the party sending the notice shall also email the contents of the entire notice to the receiving party at the addresses mentioned in Schedule.
14. The Guarantee Deed shall be governed under the laws of India and shall be subject to the jurisdiction of the competent court in the city where the concerned branch/office of the Lender is situated.
15. The provisions of Clause 13 above are for the benefit of the Lender only. As a result, the Lender shall not be prevented from taking proceedings relating to a dispute in any other courts with jurisdiction. To the extent allowed by law, the Lender may take concurrent proceedings in any number of jurisdictions.
16. Any provision of this Guarantee Deed which is prohibited or unenforceable in the applicable jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but that shall not invalidate the remaining provisions of this Guarantee Deed.

IN WITNESS WHEREOF the Guarantor(s) (abovementioned) has executed these presents the day and year first hereinabove written.

SIGNED AND DELIVERED

By the within named Guarantor(s)

Shri

Shri.....

SCHEDULE:

Sr. No.	Particulars:	Details
1	Name of Guarantor:	
2	Address of Guarantor:	
3	Lender's Branch handling the loan account:	
4	Nature of Facility:	
5	Amount of Loan :	
6	Rate of Interest:	
7	Purpose of the Credit Facility:	
8	Sanction letter no. and date:	
9	Penal Interest:	

SIMPLE MORTGAGE
(Agricultural Advances)
(To be stamped as a mortgage and to be attested by two witnesses)

THIS INDENTURE OF MORTGAGE executed at onday of, 20.....

BY

1).....2)
.....whose name, address and particular are as stated in Schedule (hereinafter referred to as “the Mortgagor” , which expression shall unless the context requires, include their respective heirs, executors, administrators, successors and permitted assigns, surviving partners, successors, Co-parceners, members, all trustees, as applicable) .

IN FAVOUR OF

BANDHAN BANK LIMITED, a Banking company, carrying on the Banking business under the Banking Regulation Act, 1949, incorporated under the Companies Act, 2013 and having its registered office at DN 32, Sector V, Salt Lake City, Kolkata 700 091 and one of its branch offices at the place mentioned in the Schedule herein below (Hereinafter referred as the “Lender ” which expression shall include its successors and permitted assigns)

WHEREAS:

1. The Mortgagor/s is/are seized and possessed of and otherwise well and sufficiently entitled to the land, hereditaments and premises more particularly described in the schedule hereunder.
2. For the purpose as specified in the Schedule hereunder, the Borrower is in need of financial assistance from time to time.
3. The Borrower has requested the Lender to grant and continue to grant credit facilities as specified in the Schedule hereunder (“hereinafter referred to as credit facilities”) which the Lender has agreed to do inter alia upon the Mortgagor's agreeing to secure repayment of the amount that may become due under the said credit facility in the manner hereinafter appearing, together with interest, costs, charges and expenses and all other moneys hereafter mentioned.
4. The Lender has sanctioned credit facilities as specified in the Schedule hereunder to the borrower vide sanction letter ref no..... dated.....

NOW THIS INDENTURE WITNESSETH AS FOLLOWS:

1. In consideration of the Lender agreeing to grant/having granted such Credit Facility to the Borrower, the Mortgagor doth hereby covenant with the Lender that the principal amount of the Credit Facility shall, if not demanded earlier by the Lender as mentioned herein after, be repaid by the Borrower to the Lender to be paid as per repayment stipulated in the sanction, provided however that the Lender will be entitled to demand immediate repayment of the Credit Facility amount if any installment of interest/ Credit Facility installment remains unpaid on the due date for payment thereof.
2. That the Borrower shall pay interest on the Credit Facility to be calculated on the daily balances in the Credit Facility account(s) with monthly/quarterly/half yearly/yearly or other rests according to the practice of the Lender and as per the guidelines as applicable issued by RBI from time to time as may be applicable at the rate as mentioned in the Schedule

hereunder. Provided that the Lender shall at any time and from time to time be entitled to change the rate of interest and such revised rate of interest shall always be construed as agreed to be paid by the Borrower and hereby secured. Borrower shall be deemed to have notice of change in the rate of interest whenever the changes in rate of interest displayed in Lender's site/notified it/by the branch/published in newspaper/made through entry of interest charged in the pass book/statement of accounts sent to the Borrower. The Borrower hereby waives the requirement of notice on the revision of interest.

3. That Penal interest shall be leviable on any default by the Borrower in payment for dues or of any of the terms and conditions herein as specified in the Schedule below and the same shall be a charge on the properties secured under the Credit Facility and leviable from the date of the default without prejudice to the Lender's other rights available as per this agreement and on default/ failure of the Borrower to pay the same.
4. Notwithstanding the Lender's decision/action/policy, if any, to reverse any debit entry or not to debit interest or not to make any debit entry in Lender's books or in ledger account or in statement of account or any account, for any period whatsoever, the Borrower shall be bound and liable to pay jointly and severally to the Lender, the entire outstanding balance and compound interest thereon with quarterly rests till the date of realisation, recovery or collection by the Lender of all such amounts plus penal interest, additional interest, liquidated damages, commission, costs, charges and expenses at such rates as may be prevailing or fixed or to be fixed by the Lender from time to time without reference, notice or intimation by the Lender at any time whatsoever.
5. In further pursuance of the said agreement and for the consideration aforesaid the Mortgagor/s do and each of them doth hereby charge, mortgage and transfer his/her/their respective interest in, to and upon his/her/their said property more particularly described in the Schedule hereunder written together with All and Singular the buildings, structures now standing or that may be thereafter created and the compounds, yards, areas, ways, passages, sewers, drains, trees, plants, wells, water, lights, liberties, privileges, easements advantages and appurtenance whatsoever to the said land, hereditaments and premises or any part thereof and the fixed plant, machinery and fixtures including water pumps, agricultural implements, tractors, threshers etc. lying or annexed thereto belonging to or in anyway appertaining or usually held or enjoyed or occupied therewith or reputed to belong or be appurtenant thereto and All rights, title, interest, claim and demand whatsoever of the Mortgagor/s in the said property (which all premises hereby mortgaged hereinafter for brevity's sake are referred to as 'The Mortgaged property') UNTO and in favour of the Lender as security for the Credit Facility.
6. In addition to the security over the mortgaged property created hereunder, the Mortgagor shall also be personally liable to repay the Credit Facility to the Lender.
7. This Mortgage is intended to and shall operate as a continuing security for the loans, indebtedness and liabilities of the Borrower/ Mortgagor at all times during the subsistence of this mortgage notwithstanding :
 - i. The existence of a credit balance or 'Nil' balance in the Credit Facility accounts at any time or any partial payment or fluctuation of accounts or
 - ii. Any Credit Facility or any part thereof have been repaid either after demand has been made by the Lender or otherwise or has not been so repaid on demand.
8. In default of payment on demand of such sums as may be due by the Borrower to the Lender under or in respect of the said Credit Facility including all interest, costs, charges and expenses to be paid by the Borrower and which is secured hereunder (hereinafter for brevity's sake

referred to be as the 'Mortgage Debt'), or if in the opinion of the Lender, circumstances exists under which the Lender's interests are in jeopardy or whole or part of its security is/ are likely to be adversely affected/ lost/ diminished by or in consequent of any act or omission of the Mortgagor or for any other reason whatsoever, then in any one or more of such cases, the Lender shall be entitled to enforce the security hereby created by filing a suit against the Mortgagor/s for recovery of the Mortgage Debt and/ or for sale of mortgaged property through court and shall be entitled to tack on the costs of such suit as well as all other costs and expenses incurred for preservation and defence of the security to the mortgage debt.

9. This mortgage is in addition to and not in substitution of earlier mortgages, if any, created by the Borrower/ Mortgagor in favour of the Lender.
10. The Mortgagor be more than one individual each one or any of them is/are authorised and empowered by the other(s) of them to admit and acknowledge his/their liability to the Lender by any payment into the account(s) or by way of express writing in any manner or otherwise and any such admission and acknowledgement of the liability by one or more of them shall be construed to have been made on behalf of each of them.
11. The Mortgagor/s do and each of them doth hereby covenant/s with the Lender as follows:
 - a) That the Mortgagor/s has/have good, clear, marketable and legal right, title to the property and has full power to mortgage and transfer the said mortgaged property. The property hereby mortgaged is free from all attachments, notices, claims, lien and encumbrances and that the Mortgagor/s and every other persons having or claiming any estate or interest in the said mortgaged property or any part thereof shall, at all times, at their costs, until sale thereof, of the Mortgagor/s and afterwards, of the persons entitled thereto, on requiring the same execute and do all such assurances and acts for further and more effectually assuring the said mortgaged property or any part thereof to the Lender or to such other person as it may direct as shall be reasonably required. The Mortgagor/s further covenant/s with the Lender that he/she/they/it shall not create any mortgage or charge on, or lease or monthly tenancy in respect of the said mortgaged property or part thereof in favour of any person without the permission of the Lender as long as any amount shall be due by the Mortgagor/s to the Lender. The Mortgagor/s state/s that there is no insolvency/winding up petition pending against him/her/them/it in any court.
 - b) That the mortgagor/s will maintain and keep in a good and tenantable state of repairs and conditions the said mortgaged property expressed to be here by assured.
 - c) That the Mortgagor/s will keep the said Mortgaged Property insured against loss or damage by fire, flood, riots, civil commotion and earthquake and such other risk as stipulated by the Lender to their full insurable value with some insurance office to be approved by the Lender and assign the policy in favour of the Lender and/or take out the policy in the joint names of the Mortgagor/s and Lender and will make all payments of premium required for that purpose as and when the same become due and payable and will on demand produce to the Lender the policy or policies of the insurance and the receipt or receipts for such payment of premium and will at the option of the Lender apply all moneys to be received under any such insurance in reinstating the mortgaged property or in payment of the amount then due by the Mortgagor/s to the Lender under these presents PROVIDED THAT if default shall be made by the Mortgagor/s in insuring or keeping the mortgaged property insured as aforesaid, then and so often as the same shall happen it shall be lawful (but not obligatory) for the Lender to insure and keep insured the mortgaged property to their full insurable value and the Mortgagor/s shall on demand repay to the Lender every sum of money expended for that purpose by the Lender with interest at the rate and in the manner aforesaid from the time the same respectively shall

have been so expended and that until such repayment the same shall be a first charge upon the mortgaged property.

- d) That the Mortgagor/s will duly and punctually pay, perform and observe all rents, rates, taxes, assessments, outgoings, covenants and obligations which are to be paid, observed or performed by the Mortgagor/s in respect of the said mortgaged property or otherwise howsoever and shall pay other taxes and dues such as sales tax, income tax, wealth tax, ESI dues, provident fund, workers dues etc. and keep the mortgaged property free from attachment.
- e) That the Mortgagor/s will permit the Lender the or any person authorised by it at any time and from time to time during the hours of business, so long as any money shall remain due or owing hereunder to inspect and examine at the expense of the Mortgagor, any part of the mortgaged property and render them such assistance as may be required for any of the purpose aforesaid and will furnish to the Lender or to such person or persons as it shall from time to time appoint for the purpose all such information relating to the business or affairs of the Mortgagor/s or the mortgaged property or any part thereof as he/she/they shall require.
- f) Without prejudice to the Lender's absolute right in its uncontrolled discretion to adjust, appropriate or setoff at any time and from time to time any amount received or to be received by the Lender from the Mortgagor/s or any amount due or to become due to Mortgagor/s towards any amount due or to become due by Mortgagor/s to the Lender in any account at any of the Lender's branches whatsoever, any amount received or to be received by the Lender may first be appropriated by the Lender towards costs, charges and expenses incurred by the Lender and surplus amount, if any, may thereafter be appropriated by the Lender towards interest chargeable by the Lender and surplus amount, if any, may lastly be appropriated by the Lender towards principal amount due to the Lender.
- g) The Lender shall be entitled at any time and from time to time without any notice, reference or intimation to the Mortgagor/s and without the Mortgagors consent to adjust, appropriate or set off any credit balance or any part thereof due or to become due to Mortgagor/s in any of his/her/their current, savings, term deposit or any deposit A/c or any A/c whatsoever at any of the Lender's branches in his/her/their name/s with or without joint names of any other persons on or before or after the maturity dates thereof towards satisfaction or part satisfaction of outstanding debit balances due or to become due by Mortgagor/s to the Lender in any A/c at any of the Lender's branches whatsoever.
- h) The Mortgagor/s do hereby agree, undertake, record, declare, admit, assure, promise, acknowledge and confirm to abide by, accept, satisfy, fulfill, carryout, perform and comply fully with all the terms, conditions, requirements, sanctions, provisions and stipulations or any amendments or modifications therein made or to be made by the Lender at any time or from time to time in its discretion concerning any of his/her/their facilities, limits or accounts without any reference, notice or intimation by the Lender in that behalf.
- i) Any stamp duty, penalty, registration charges, or deficit therein, if any, payable on this document shall be borne and paid by the Mortgagor/s and not by the Lender and in the event of the Mortgagor failing to pay such stamp duty, other duties, taxes and penalties as aforesaid, the Lender shall be at liberty (but not bound to) to pay the same and the Borrower shall reimburse to the Lender on demand.
- j) All the obligations of the Borrower/ Mortgagor and all the rights and remedies and powers of the Lender as mortgagee under the Law for the time being in force, except so far as they

may be expressly varied or may be inconsistent with these presents, shall be deemed to be incorporated in these presents. Provided that the provisions of Section 61, 65A and 67A respectively, of the Transfer of Property Act, 1882 shall not apply to these presents or to the Borrower/ Mortgagor or the Lender interest and this shall be deemed a contract to the contract for the purpose of these Sections.

- k) No change whatsoever in the constitution of the Mortgagor/s shall affect or discharge the liability of the Mortgagor to the Lender hereunder.
- l) The Mortgagor hereby agrees and give(s) consent for the disclosure by the Lender of all or any such :
 - Information and data relating to the Mortgagor
 - Default, if any, committed by the Borrower/ Mortgagor, in discharge of the Mortgagor's such obligation;as the Lender may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Limited ["CIBIL"] and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].
- m) The Mortgagor declares that the information and data furnished by the Mortgagor to Lender are true and correct.
- n) The Mortgagor also undertakes that :
 - CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Lender in the manner as deemed fit by them; and
 - CIBIL and any other agency so authorised may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank(s)/ Financial Institution(s) and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
- o) Any demand or notice to be made or given to the Mortgagor/s may be made or given by leaving the same at or posting the same by post in an envelope under Certificate of Posting addressed to the Mortgagor or any of the Mortgagor/s at their place of business, residence or office or affixed on the mortgaged property and every such demand or notice shall be deemed to be received as the case may be at the time at which it is left or at the time which it should have been delivered in the ordinary course of post.
- p) The contents of the Agreement have been read over and translated into *..... language and explained to the Mortgagor and he/they having understood the contents thereof have subscribed to these presents. (* state the Language of the Mortgagor).

IN WITNESS WHEREOF the Mortgagor/s has/have set his/her/their respective hand/s on the date and at the place hereunder written.

Mortgagor:

1. _____

2. _____

Signatures/Thumb Impression of Mortgagor

Witness:

1. _____

2. _____

Place:

Date:

SCHEDULE:

Sr. No.	Particulars:	Details
1	Name of Mortgager:	
2	Constitution of Mortgager:	
3	Name of Borrower	
4	Lender's Branch handling the loan account:	
5	Nature of Facility:	
6	Amount of Loan :	
7	Rate of Interest:	
8	Purpose of the Credit Facility:	
9	Sanction letter no. and date	
10	Penal Interest/additional interest:	
11	DESCRIPTION OF THE Mortgaged Property (here enter the details of the property mortgaged)	<p>All that piece and parcel of land known aslocated atadmeasuring about _____ of _____ standing in the name of _____ (Name and Address of property owner). and bounded as follows that is to say:</p> <p>On or towards the Noth by:.....</p> <p>On or towards the South by:.....</p> <p>On or towards the East by:.....</p> <p>On or towards the West by:.....</p> <p>Together with (i) all present and future, building, structure of every description which are standing, erected or attached to the aforesaid premises or any part thereof and all rights to use common areas and facilities and incidental thereto, together with all present and future liberties, privileges, easements and appurtenances whatsoever to the said premises or any part thereof or usually held, occupied or enjoyed therewith or expected to belong or be appurtenant thereto; and (ii) all equipment and machinery attached to the earth or permanently fastened to anything attached to the earth, and such movable parts as they may _____ comprises _____ of. Total land measuring _____ situated at village: _____ standing in the name of _____</p>

		_____ . vide Jamanbandi for year _____ .
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LIST OF TITLE DEEDS

SL. No.	Date of the Documents	Description of the Documents	Whether Original / Photocopy

Repayment of Crop Loan

Installment No.	Amount (Rupees)	Due Date
1.	Limit availed + Interest	
2.	Limit availed + Interest	

Repayment of Term Loan:

Sr. No.	Residual Loan (In Rs.)	Principal (In Rs.)	Date	Total
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

KISAN LOAN SANCTION LETTER

BBL/KISAN-Agri/...../2018-2019

Dated:, 20....

To,

.....
.....

Kind Attention:

Dear Sir,

Sub:

With reference to your request for and subsequent discussions/ clarifications, we have pleasure in advising that the competent authority of our bank has approved the following credit facility subject to the stipulated terms and conditions given in the Annexure-I.

(Rs./crore)

Particulars	Existing	Increase/Decrease	Proposed

The credit facility shall be parked at our Branch (Code No.). Please return us the duplicate copy of this letter, duly signed by Authorised Signatory of the entity and guarantor/s in token of acceptance of the below terms and conditions stipulated herein. Please also get in touch with our Branch Head of Branch and arrange for completion of the necessary documentation and other related formalities at the earliest. We assure our best possible services to you.

Yours faithfully,

Authorized Signatory
Bandhan Bank Limited

Accepted by
Date

Signature of Borrower(s) & Guarantor(s)

- 1)
- 2)

