(To be stamped as an instrument of pledge)

CREDIT FACILITY AGREEMENT
[CASH CREDIT KEY LOAN (CCKL)]

BETWEEN

_____ Insert the name of the Borrower _____

AND

THE SOUTH INDIAN BANK LTD

<table>
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<tr>
<th>Facility</th>
<th>Amount</th>
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<tbody>
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<td>Rs.</td>
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This forms part of the Agreement for credit facility executed between _____ Insert the name of the Borrower _____ and The South Indian Bank Ltd. dated _________

Borrower

The South Indian Bank Ltd.
THIS AGREEMENT is made at the place and date as specified in Schedule I (a) between such persons, whose name(s) and address(es) are as specified in Schedule I (b) (hereinafter referred to as the “Borrower” which expression shall unless repugnant to the context or meaning thereof include its successors and assigns and all persons deriving/claiming title thereunder) AND The South Indian Bank Ltd, a banking company incorporated under the Companies Act, 1913 and having its Registered Office at “SIB House”, T.B. Road, Mission Quarters, Thrissur and one of its Branch Offices at the place specified in Schedule I (c) (hereinafter referred to as the “Bank” which expression shall unless repugnant to the context or meaning thereof include its successors and assigns)

WHEREAS AT THE REQUEST OF THE BORROWER, the Bank has granted/agreed to grant Cash Credit Key Loan (CCKL) (Hereinafter referred to as the “Facility”, which expression shall as the context may permit or require, mean any or each of the Facility granted by the Bank, or so much thereof as may be outstanding from time to time) upto amounts more particularly mentioned in Schedule I(d) hereto, on the terms and conditions contained in this agreement, the Sanction letter, the General Terms and Conditions and other transaction documents and to be secured by the Demand Promissory Note for the said amount(s), executed by the borrower this day in favour of the Bank, among other securities specified in the Bank’s Sanction Letter.

NOW IT IS HEREBY AGREED, DECLARED, RECORDED AND CONFIRMED AS FOLLOWS:-

IN CONSIDERATION OF the Bank having granted/agreed to grant the facility referred hereinabove to enable the Borrower to carry out the purpose for which the loan is granted, the Borrower hereby agrees, covenants, confirms and records the terms and conditions upon which the loan is granted as under:-

ARTICLE I

DEFINITIONS
In this Agreement and the General Terms and Conditions, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.:

“Applicable Interest Rate(s)” means at any relevant time, the interest rate(s) as set out in Schedule II of this Agreement.

“Borrower” means the person(s) defined under Section 2.1 of the General Terms and Conditions and specifically named in Schedule I (b) of this Agreement.

“MCLR” means Marginal Cost of Funds based lending rate, which is a tenure linked benchmark, arrived based on the corresponding tenure of a particular advance/facility.

The actual lending rate shall be determined by adding the components of Spread to MCLR (of appropriate tenure). MCLR of different tenures shall be reviewed and published by the Bank on the 1st day of every month. The interest rate in a particular loan account will be changed only on the Reset date/period, irrespective of tenure of MCLR or interim changes in the rates of MCLR. The revised rates (prevailing on the date of reset) shall be made applicable to the loans/facilities extended, from the 1st day of the corresponding month of
the reset period expiry (for the initial reset), irrespective of the actual date of availing and subsequent reset shall be on the 1st day of the corresponding month of reset period fixed. MCLR prevailing on the date of first disbursement shall be applicable and rate of interest will remain unchanged until the date of next reset, irrespective of interim changes in MCLR.

"General Terms and Conditions" means The South Indian Bank Ltd.'s General Terms and Conditions for Credit Facilities duly registered on the 5th day of March, 2012, with the Sub-Registrar of Assurances-III, Delhi/ New Delhi vide registration No.340 in Book No.4, Vol.No.4,257 from pages 1 to 29, as is applicable to the Credit Facility availed/ to be availed from the Bank, a copy of which is also available on the website of the Bank. All capitalised terms used but not defined in this Agreement shall have the respective meanings assigned to them under the General Terms and Conditions.

ARTICLE II

TERMS OF THE FACILITY

2.1 AMOUNT
The Borrower agrees to borrow from the Bank and the Bank agree to lend to the Borrower the facility particularly mentioned in Schedule I (d) hereto.

2.2 SANCTION LETTER
The Sanction letter allowing the facility shall be read in conjunction with the provisions of this Agreement and in the event of any inconsistency in the terms of the aforesaid sanction letter vis-à-vis the credit facility agreement, the terms mentioned in the sanction letter will prevail for all intents and purposes.

2.3 GENERAL TERMS AND CONDITIONS
The General Terms and Conditions shall be deemed to form part of this Agreement and shall be read as if they are specifically incorporated herein and to the extent of any inconsistency or repugnancy, the contents of this Agreement shall prevail over the General Terms and conditions for all intents and purposes. The Borrower confirms having accessed the General Terms and Conditions on the website of the Bank and/ or having received a copy of the General Terms and Conditions and confirms having read and understood the General Conditions. The Borrower specifically agrees to the General Terms and Conditions set out therein, as is applicable to the facility granted/ being granted to the borrower.

2.4 DISBURSAL OF FACILITY
1. The facility will be disbursed to the borrower within the limit allowed by the Bank. The person more fully specified in Schedule I (f) or such other person or persons authorised by the Borrower from time to time shall operate the CCKL credit facility(ies). This agreement shall be valid and binding on the Borrower for the ultimate balance with interest thereon to become payable upon the said loan account including all moneys lent, advanced, paid or incurred together with interest, discount, commission and other banking charges as fixed by the bank from time to time and other costs, charges and expenses which may become payable in connection therewith.
2. The Borrower(s) agree(s) that though the Bank has fixed the aforesaid limit for the cash credit accommodation, it is not obligatory upon the Bank to allow the Borrower(s) the said accommodation at all times and it is always open to the Bank at any time or from time to time to have the said accommodation reduced, altered, or varied at Bank’s sole, absolute and unfettered discretion and Bank cannot be compelled to grant to the Borrower(s) the accommodation to the extent of the limit originally arranged for as per this indenture. All securities that remain pledged to the Bank for the original accommodation are to stand pledged to the Bank for any reduced or altered limit of accommodation also.

2.5 **DEMAND PROMISSORY NOTE**
The Borrower(s) tenders herewith Demand Promissory Note(s) for the Cash Credit Key Loan facility mentioned above as cover for the said credit facility. The said Demand Promissory Note(s) executed by the Borrower in favour of the Bank shall operate as a continuing security for the Cash Credit Key Loan account. The said Demand Promissory Note shall operate as security for the ultimate balance with interest thereon to become payable upon the said Cash Credit Key Loan account(s), including all moneys lent, advanced, paid or incurred on such account or which may in future be advanced or incurred together with interest, discount, commission and other banking charges as fixed by the Bank or as per law from time to time and other costs, charges and expenses which may be or become payable in connection therewith and the said Cash Credit Key Loan account(s) shall not be considered to be closed for the purpose of security and the security is not to be considered as exhausted merely by reason of the said Cash Credit Key Loan account(s) being brought to credit at any time or from time to time.

2.6 **REPAYMENT AND INTEREST**
The Borrower agrees to repay the loan ON DEMAND and to pay interest at the rate on the rests specified under schedule II of this agreement, with the rests mentioned therein. The Borrower further agrees as follows:

a) On account of upward revision of interest or for any other reason, the Bank will have absolute liberty and discretion to revise the applicable interest rate and in that event the Borrower shall be liable to pay such revised interest rate. In the event of any amendment/ alteration to the effective interest rate on account of the above reasons, then the same shall be deemed to have been substituted here in this Agreement.

b) Notwithstanding the above, the Borrower agrees that the Rate of Interest may increase on account of the directives of Reserve Bank of India and in that case the Borrower agrees to pay such revised rate of interest. The Borrower also agrees that if such revised rate of interest is not acceptable, the Borrower shall make repayment of entire amount outstanding in the loan account with the interest, immediately.

c) In the event of the account being classified as Non Performing Asset (NPA), the Borrower will be liable to pay interest at an enhanced rate of 2% over and above the then effective rate of interest with monthly rests or such other rate fixed by the Bank from time to time.

d) In the ‘event of default’ for reasons other than the account becoming NPA, the Borrower will be liable to pay penal interest @ 2% or such other rates fixed by the Bank from time to time, over and above the contractual rate of interest. Provided further that the charging or payment of such enhanced/ additional/ penal rate of interest shall be without prejudice to other rights and remedies of the Bank.
e) Interest specified in the Sanction Letter or any other provision in the Transaction Documents will be computed from the respective date of drawal and shall become payable upon the footing of compound interest with monthly rests or such other rests as may be prescribed by the Bank from time to time.

f) Interest on the outstanding amounts under the Facilities / discount or other charges when debited to the relevant Account by the Bank, shall be calculated on the daily debit balance of such Account. In the event of remittance being made into the account after the normal business hours (i.e. beyond 4 hours from the commencement of business hours), but within the extended business hours, the Bank will have the discretion to value date such remittance on the next succeeding business day for the purpose of calculation of interest.

g) Interest, commission, discount and all other charges shall accrue from day to day and shall be computed on the basis of 365 days a year for rupee Facilities and 360 days for foreign currency Facilities, and the actual number of days elapsed.

h) The Borrower(s) further agrees(s) that Bank is at liberty to vary the MCLR at periodic intervals depending on tenor/ residual tenor to next reset date and / or the Spread at such rate(s) as may be decided by the Bank from time to time either on account of a revision in the MCLR of the Bank for the corresponding tenor/ residual tenor and/ or deterioration in credit quality/ rating of the Borrower(s) as assessed from time to time by the Bank or otherwise as decided by the Bank from time to time/ as per directives of the Reserve Bank of India as the Borrower(s) agree(s) to pay the interest at such revised rate. The Borrower specifically waives notice of variation of any change in the interest rate/ rest and notice published in Bank’s Notice Board/Web Site of the Bank or entry regarding debit of interest in the statement of account shall be deemed to be sufficient notice of variation in rate of interest/ rest to the Borrower. Further, the Bank will be entitled to effect changes in the ‘Spread’ from time to time with due intimation to the Borrower and unless and until notified by the Bank, the prevailing Spread will continue to apply and will be added to the applicable/ revised MCLR to determine the effective rate of interest. Provided, further that the interest payable by the Borrower shall also be subject to the changes in the interest rates made by Reserve Bank of India from time to time.

i) The principal amount under the respective Facilities shall always include and/or shall deem to and include also the interest calculated and debited to the loan account with rests mentioned hereinabove as well as all other charges, costs etc. debited in the account of the Borrower from time to time cumulatively.

j) The Borrower agrees to service the interest as and when debited in the account

2.7 FEE AND OTHER CHARGES
The Borrower shall pay to the Bank non-refundable fee and other charges as specified in the sanction letter.

2.8 SPECIAL CONDITIONS
In addition to the other terms and conditions stated in this Agreement, the General Conditions and the other Transaction Documents, the Borrower shall also comply with the special/ additional terms and conditions specified in Schedule V hereto.

2.9 EFFECTIVE DATE
This Agreement shall become binding on the Borrower and the Bank on and from the date mentioned in Schedule I (a) of this agreement. It shall be in full force and effect till all the
monies due and payable by the Borrower under this Agreement and the other Transaction Documents are fully paid off to the satisfaction of the Bank.

2.10 EVENT OF DEFAULT
The Borrower agrees that in the ‘event of default’ as specified in the General Terms and Conditions, the Bank may at its discretion, treat the whole amount outstanding under the credit facilities as due forthwith and payable by the Borrower to the Bank. In such an event, the Borrower shall be liable for the consequences of default as specified under the General Terms and Conditions and/or this agreement.

2.11 NOTWITHSTANDING CLAUSE
Notwithstanding anything contained in this agreement or in any other agreement executed or to be executed by the Borrower in favour of the Bank, the Borrower agrees to pay the Bank on demand being made by the Bank the balances then outstanding and owing to the Bank under the CCOL and/or OD credit facilities, inclusive of all interest up to the date of payment, together with any service charges, commitment charges, commission, discount, costs, charges and expenses and all other moneys debited or which may be debited to the CCOL and/or OD account(s).

ARTICLE III
SECURITY

3.1 SECURITY FOR THE FACILITY
1) The Facility together with all interest, all fees, commitment charges, costs, charges, expenses and other moneys whatsoever stipulated in or payable under this Agreement and the other Transaction Documents shall be secured by Primary/ Collateral Security as specified in Schedule III (a) of this Agreement
2) The security will be created in favour of the Bank, as required by the Bank, in a form and manner acceptable to the Bank.
3) The Borrower shall make out / ensure that the third party security provider (if any) shall, make out a good and marketable title to its properties to be mortgaged to the Bank and comply with all such formalities as may be necessary or required for the said purpose. In case the Borrower / third party security provider is a company, the particulars of charges shall be filed with the Registrar of Companies within the period prescribed by law.
4) The Borrower(s) agrees that the goods described in general terms in Schedule IV hereto which have already been delivered to the Bank and goods of the same variety as described in the Schedule or any other variety which the Borrower(s) may offer as security and which may be accepted by the Bank and which shall hereafter be delivered to the Bank under this instrument whether for the purpose of forming additional security for any sum already drawn or as security for any sum or sums to be drawn against the said cash credit account or by way of substitution for or in lieu of any goods which may from time to time have been delivered or may be delivered to the Bank under this instrument or otherwise, (hereinafter called “the securities”) are hereby pledged to the Bank and stand pledged to the Bank or are deemed to have been so pledged as collateral security to the Bank for the payment by the Borrower(s) of the balance due at any time or ultimately on the closing of the said cash credit account and for the payment of all debts and liabilities mentioned in this agreement. The
expression ‘balance due to the Bank’ in this or in any subsequent clause in this instrument shall be taken to include the principal moneys due from time to time on the said cash credit account and also of interest thereof calculated from day to day at the rate mentioned above and the amount of all charges and expenses which the Bank may have paid or incurred in any way in connection with the securities or the sale or disposal thereof.

5) The Borrower(s) agree that during the continuance of the cash credit account or the continuance of this pledge, not to pledge or otherwise charge or encumber any of the goods for the time being the subject or intended to be the subject of this security, nor do or permit any act to be done whereby the security herein-before expressed to be given to you shall in any way be prejudicially affected.

6) The Borrower(s) agrees that this instrument and the securities pledged from time to time in pursuance of this instrument of pledge are to operate as security for the balance from time to time due to the Bank and also for the ultimate balance which may become due to the Bank on the said cash credit account and the said account is not to be considered as closed for the purpose of this instrument of pledge and the securities deposited in pursuance thereof and this instrument of pledge is not to be considered exhausted, by reason of the said cash credit account being brought to credit at any time or from time to time or its being drawn upon the full extent and if afterwards reopened by payment to Bank’s credit.

7) The Borrower(s) agree not to withdraw the goods for the time being pledged to the Bank and forming part of the securities which are the subject of this agreement except with bank’s previous consent and Bank shall not be compelled to give release of goods pledged to the Bank unless the advance value of the said goods is paid into the said account or goods of a similar nature to those mentioned in the schedule hereto or of any other nature acceptable to the Bank or any or the same and of at least equal value are substituted for the goods so withdrawn or unless the balance in the account is sufficient according to the Bank to warrant after providing the necessary margin required by the Bank, the release of goods without payment therefore or substitution of fresh goods. Release of goods shall be obtained by the Borrower(s) only against delivery orders issued to the Borrower(s) by the Bank and the surrender thereof duly discharged by the Borrower(s).

8) The Borrower(s) agrees that in the event of Borrower’s failure to pay to the Bank on demand the aforesaid credit facilities or any part thereof together with interest thereon as per the tenor of the promissory note executed by the Borrower in favour of the Bank and all costs, charges and expenses incurred by the Bank in connection therewith or in respect of the possession of the goods/documents of title to goods, or in the event of Borrower’s failure to observe or perform any of the terms and conditions hereof, the Bank shall be entitled without any previous notice to the Borrower(s) or consent from the Borrower(s) [notwithstanding any notice required by law or otherwise to be given, the right to which notice is hereby expressly waived by the Borrower(s)] and without prejudice to any of Bank’s other rights or remedies, to sell or otherwise dispose of either by public auction or private contract as the Bank may consider advisable at any time or times the goods pledged as aforesaid or any part or parts thereof and to appropriate the net sale proceeds in the first instance towards the costs, charges insurance premia and expenses due to the Bank for the keeping of and selling the said goods and then towards the debt due on the promote and all interest and charges there on. If after appropriation made as above; any surplus remains, the Bank shall be at liberty to apply and appropriate the amount against any other debts or liabilities of the Borrower to the Bank, whether alone or jointly with any person or persons/
firms (whether as principal debtors or as surety) whether the same be secured or not and whether such debts/had become due or not. The Bank shall have also the right without any previous notice to the Borrower(s) to set off or appropriate any sum or sums of money standing to the credit of Borrower(s) in any account at any office of the Bank towards the debt due by the Borrower(s), in the event of failure of the Borrower(s) to pay the debt on demand or ‘in the event of any deficit existing even after appropriating the sale proceeds of the goods.

9) The Borrower(s) agrees to accept without question the Bank’s accounts of such sale or sales or other transactions made by the Bank and its Officers as sufficient proof of the amount realized by the sale or sales and the costs, charges and expenses incurred in connection there with.

10) The Borrower(s) agrees that the bank shall not be responsible for any loss from or through any brokers or auctioneers employed in the sale or sales of the said goods or in any other manner whatsoever in respect of the said goods.

11) The Borrower(s) further agrees that the Bank shall have the right, without being obliged to do so to hold all the securities pledged by the Borrower(s) under this instrument by way of collateral security for the above said cash credit account, as security for all or any of Borrower’s other indebtedness or liability to the Bank on any account at any office of your Bank, whether alone or jointly with any other person or persons, firm or firms, company or companies and whether as principal debtor or as surety and whether such liability has become due or not and it is understood and agreed to by the Borrower(s) that so long as there is liability of any sort owing due to the Bank from the Borrower(s), the Bank shall not be required to return the securities which may remain in Bank’s hands after the said cash credit account is closed and stands adjusted, though the Bank may, if it so choose and without being obliged to do so, deliver the same to the Borrower(s) and that the Bank shall in no way be liable or responsible to the Borrower(s) if such securities are not delivered to the Borrower(s) after the cash credit account is closed.

12) The Borrower(s) agrees that the Bank shall not be required to sell the goods pledged before suing the Borrower(s) on the debt due, as it is purely optional on Bank’s part so to do and that the Borrower(s) shall not dispute Bank’s right to sue the Borrower(s) on debt due, retaining the goods/documents of title to goods, pledged by the Borrower(s) as collateral security.

13) The Borrower(s) agrees that the Bank shall not be answerable or responsible for any damage or depreciation which the said goods and property may suffer while in Bank’s possession and that the Borrower(s) shall not also hold the Bank responsible for any loss or shortage or diminution in quality or weight of the goods caused by theft, burglary or any other causes and that such loss or damages or depreciation or diminution shall be suffered and borne by the Borrower(s) wholly.

14) The Borrower(s) hereby acknowledges that the Bank has accepted pledge of the goods particularised in the Schedule IV on the distinct understanding that Bank shall not be held liable to the Borrower(s) or their/its heirs, assignees, administrators or executors or any persons claiming right or title to the goods under or through them for accountability on the ground of any shortage of any quantity or of any defect or variation in the quality, nature, condition and contents of the goods as represented by the Borrower(s) and that the pledge of the goods was taken by the Bank on the faith of the representation of the Borrower(s) as to the quantity, quality and condition, nature and contents of the said goods and without verification of the correctness of such representation of the Borrower(s) on the strength of
which wholly the Bank was induced to act by the Borrower(s) (notwithstanding any certificate of any godown-keeper or other employee of the bank acknowledging receipt of goods as represented by the Borrower(s) or delivery to the bank).

15) The Borrower(s) hereby declares that the Borrower(s) has/have every right to pledge the goods / documents of title to goods hereby pledged and to create a valid pledge thereof in Bank’s favour and that there are no encumbrances, lien or attachment of any kind or sort over the same.

16) The Borrower(s) hereby confirms that all the goods and securities which are pledged/will be pledged to the Bank the Borrower under this indenture will be only goods and securities on which the Borrower(s) has/have a right to pledge and which are free from any sort of encumbrance, lien, or attachment of any kind whatsoever and when goods are pledged to the Bank by the Borrower under this indenture from time to time, it shall be deemed to have been accepted by the Bank on the implied warranty and representation that such goods are goods belonging to the Borrower absolutely and over which the Borrower(s) has/ have absolute right to create a valid pledge in Bank’s favour and that they are free from any sort of title and that there are no encumbrances, lien or attachment over the same. The pledge of securities and goods the Borrower(s) make under this indenture in Bank’s favour carries with it a right for the Bank to re-pledge the same to which the Borrower(s) also hereby expressly give consent.

3.2 **CREATION OF ADDITIONAL SECURITY**
If, at any time during the subsistence of this Agreement, the Bank is of the opinion that the security provided for the Facility has become inadequate to cover the Facility then outstanding, then, on the Bank advising the Borrower to that effect, the Borrower shall procure, provide and furnish to the Bank, to the satisfaction of the Bank such additional security as may be acceptable to the Bank to cover such deficiency.

3.3 **MARGIN**
The Borrower(s) hereby engages and undertakes to maintain at all times in favour of the Bank the margin stipulated in the sanction letter and as may be varied by the Bank from time to time. Margin stipulated is the difference in percent between the market value of the goods from time to time and the balance due to the Bank from time to time. Such margin is to be calculated on the market value as fixed by the Bank from time to time and is to be maintained by the Borrower(s) either by the delivery by the Borrower(s) of further security to be approved by the Bank or by cash payment by the Borrower(s) of sufficient sum so as to maintain unimpaired the said margin. The Borrower(s) agrees that Bank shall be the sole judge in assessing the market value of the goods and arriving at the loanable value of the goods pledged after receiving the requisite margin.

3.4 **INDEMNITY CLAUSE**
The Borrower(s) agrees to indemnify the Bank and keep the Bank indemnified against any losses, damages, claims, demands, costs, charges and expenses sustained by or made against the Bank in respect of the goods pledged under this instrument.

3.5 **GUARANTEE**
(a) The Borrower shall procure and furnish to the Bank before any disbursement by the Bank under the Facility, irrevocable and unconditional joint and/or several guarantee from
the “Guarantors” more fully described under Schedule III (b) hereunder for the due repayment / payment of the Facility, all interest thereon and other monies payable by the Borrower in respect of the Facility, in a form prescribed by the Bank. The Borrower shall not pay any guarantee commission to the Guarantors.

(b) The Borrower shall ensure that the Guarantors observe all the covenants, terms, conditions, restrictions and prohibitions of the guarantee(s) and agrees that any violation of the same by the Guarantors shall constitute an Event of Default under this Agreement and the Bank shall be at liberty to recall the Facility and enforce the rights and remedies available to them under the Transaction Documents or otherwise.

MISCELLANEOUS

4.1 INTERPRETATIONS AND CONSTRUCTION OF THE AGREEMENT

For the purposes of interpretation and construction of this agreement:

a) Words importing one gender include the other;

b) Words importing the singular or plural number include the plural and singular numbers respectively;

c) Any schedule, and the provision and conditions contained in such schedule will have the same effect as if set out in the body of the agreement. In the event of any conflict between the Schedule and the body of this agreement, the provisions and conditions in the Schedule of this agreement will prevail.

d) The Section Headings or Chapter Headings used in this Agreement are intended for convenience only and shall not be used in interpreting this agreement or in determining any of the rights/ obligations of the parties to the Agreement.

4.2 SEVERABILITY OF PROVISIONS

The Borrower agrees that except as otherwise provided herein, if any provisions of this agreement shall be held by a Court of competent jurisdiction to be illegal, invalid or unenforceable, the remaining provisions and clauses shall remain in full force and effect.

4.3 WAIVER OF RIGHTS INCONSISTENT TO THE AGREEMENT

The Borrower(s)/ Applicant(s) hereby further waive all his/ her/their rights inconsistent herewith which the Borrower(s)/ Applicant(s) may otherwise be entitled to claim and enforce in respect thereof.

4.4 VALIDITY OF THE AGREEMENT

This agreement shall be valid and binding on the Borrower till the ultimate balance with interest thereon to become payable upon the said loan account including all moneys lent, advanced, paid or incurred together with interest, discount, commission and other banking charges as fixed by the bank from time to time and other costs, charges and expenses which may become payable in connection therewith.

In Witness whereof the parties hereto have executed these presents on the day, month and year stated in Schedule I(a) of this agreement.
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<td><strong>a.</strong></td>
<td><strong>Date and Place of Agreement</strong></td>
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<td><strong>b.</strong></td>
<td><strong>Details of the Borrower(s)</strong></td>
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<td>Name of the Borrower(s)</td>
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<td>Name(s) of the signatories/ authorised signatory(ies)</td>
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<td>Address of the Borrower</td>
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<td>Amount of facility (in words)</td>
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<td><strong>e.</strong></td>
<td><strong>Purpose of loan</strong></td>
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<td><strong>f.</strong></td>
<td><strong>Person authorised to Operate the CCKL Account</strong></td>
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**SCHEDULE – II**

**a. Applicable Rate of Interest**

The Applicable Rate of interest for the facility granted/ to be granted to the Borrower is as follows:

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<th>Sl. No.</th>
<th>Nature of the limit</th>
<th>........... month(s) MCLR</th>
<th>Reset period</th>
<th>Spread</th>
<th>Effective Rate of Interest (C + E)</th>
<th>Rest</th>
<th>Remarks, if any.</th>
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**b. Pre-closure Charges**

The Borrower agrees that Bank is entitled to charge pre-payment/ pre-closure charges as mentioned herein below:-

**SCHEDULE – III**

**a. Details of Security**

Primary Security

Collateral Security

**b. Details of Guarantors**

1. Name and address
2. Name and address
3. Name and address
4. Name and address

**SCHEDULE - IV**

**SCHEDULE OF GOODS**

All goods, produce and merchandise and tangible movable property of the borrowers delivered to the bank and stored or lying in or about the godown or premises at ......................... ................................. Such goods produce, merchandise and
tangible movable property comprising the following main items
....................................................................................................................
........................................................................................................................................................................

Name and Signature of the Borrower.

SCHEDULE - V
SPECIAL/ ADDITIONAL TERMS & CONDITIONS

Borrower

The South Indian Bank Ltd.