

(To be stamped as an instrument of Hypothecation)

AGREEMENT OF HYPOTHECATION (AGRICULTURAL ADVANCES)

BY

____ **Insert the name of the Borrower** ____

IN FAVOUR OF

THE SOUTH INDIAN BANK LTD.

Amount	Rs.
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This forms part of the Loan Agreement of Hypothecation executed by ____ **Insert the name of the Borrower** ____ in favour of **The South Indian Bank Ltd.** dated _____

Borrower

THIS AGREEMENT is made at the place and date as specified in Schedule I (a) **BY** 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 there under) **IN FAVOUR OF** 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 the Bank at the request of the Borrower(s) has granted / agreed to grant to the Borrower(s) from time to time, Cash Credits/ Overdrafts/ Demand Loans/ Term Loans/ other facility upto and of the limit of the sum specified under Schedule I (d) of this Agreement. (hereinafter collectively and individually referred to as "the loans" for the purpose of facilitating finance to the Borrower(s) for farming / rearing of and/or flock/ fishing/ sericulture, purchase of seeds, fertilizers, milk animals, sheep, goat, poultry units, fishing trawlers, fishing nets, oil engines, electric motors, threshers, sprayers, dusters, pump sets, bullock carts, Trailers, Tractors, Motor vehicles and for putting up of animal sheds, and other structures etc. and for incurring the related expenses, including wages, and other charges).

NOW IN CONSIDERATION OF THE BANK GRANTING/AGREEING TO GRANT THE LOANS, THE BORROWER AGREES, DECLARES, RECORDS AND CONFIRMS AS FOLLOWS:-

1. HYPOTHECATION OF ASSETS

(a) That each and all of the Borrower('s) present and future

1. Crops whatsoever and wherever raised or to be raised, including standing crops on the land described in Schedule II (a) hereto, or cut or stocked or stored or in course of transit or delivery;
2. Herd/ flock/ fish/ silkworms and cocoons including those described in the II (b) Schedule hereto, wherever they may be;
3. Tools/ equipments/ fixtures/ boats/ machines and/or other movables connected with and relating to farming, rearing of cattle and/or flock/fishing, sericulture including those described in the Schedule II (c) hereto, wherever they may be;
4. Receivable and investments, movable assets and valuables,

(All or any of items detailed in (i) to (iv) above hereinafter referred to as "the security")

SHALL BE AND STAND HYPOTHECATED to the Bank by way of first charge as security for the loans and also for all indebtedness or liabilities of the Borrower(s) to the Bank together with all interest, commission, costs, charges and expenses payable to or incurred by the Bank including those for the enforcement of any of the security(ies).

(b) The Borrower shall take all such steps to get the hypothecated goods/ vehicles etc., registered with the authorities immediately as may be required under the law and shall submit the proof of such registration to the Bank within 7 days from the date of the registration.

(c) The Borrower(s) hereby declare/s and confirm/s that he/ they is/ are the absolute owner/s of the hypothecated goods and/or is/are in possession of the lands mentioned in Schedule II (a) hereto and is/are raising crops on the said land for his/their benefits.

(d) The borrower/s agree/s to hold the hypothecated goods and other accessories as trustee/s and

agents for and on behalf of the Bank.

(e) The Borrower(s) expressly undertake/s not to mortgage, pledge, charge, hypothecate, sell or cause to be sold/disposed of in any manner, to keep the hypothecated goods in good condition and to make no alteration thereon, deletion or addition thereto without the previous written consent of the Bank.

(f) The Borrower (s) declare that the securities furnished are free and shall be kept free from any charge or encumbrance except those in favour of the Bank.

(g) The hypothecated goods, sales realizations and the insurance benefits and proceeds of goods shall be held by the borrower/s as trustee for the Bank and paid to the Bank as and when received by the Borrower.

(h) The security afforded by this agreement shall remain in force until all sums due to the Bank by the Borrower either by way of this loan or otherwise are fully paid or adjusted.

(i) That the Borrower(s) shall not, except in the normal course of business but subject to the powers of the Bank herein contained, cut/ remove / dispose of or put into another party's possession and/or control for processing etc. the security from the place(s) wherever normally they may be kept/ preserved/stored without the prior written permission of the Bank during the currency of the said loan and/or during the time any money herein mentioned shall remain outstanding. Such security, if so required by the Bank, shall immediately be delivered to the Bank and the charge on the security shall, immediately on such delivery to the Bank, stand changed/ converted from 'hypothecation' to 'pledge'.

(j) The Borrower(s) shall pay all charges and taxes, statutory or otherwise, in respect of the security. The Bank may also, without being bound to do so, pay all such charges and taxes at the cost of the Borrower(s) and if necessary by debit to the Borrower(s)' account(s).

(k) The Borrower(s) agree that the Bank may get a Receiver appointed in respect of the security at the Borrower(s)' cost, if and when it becomes necessary to do so.

(l) The Borrower(s) shall furnish / verify such statements, reports, returns, certificates and information etc. as required by the Bank and execute necessary documents to give effect to this security.

(m) The Bank may require the Borrower to fix the name plate on / upon such security and in the event of failure or otherwise the Bank may itself do so.

(n) The Borrower(s) shall get the Bank's lien/ charge registered with the appropriate Government authorities / Regional / District Transport Authority in case of vehicles like tractors.

(o) The Borrower shall upon request of the Bank, allow the Bank and any nominee, servant or agent of the Bank to inspect the Borrower's premises and plant & machinery, vehicles and other assets and the Borrower's books of accounts for ensuring that the Borrower has duly complied with the terms of the advance.

2. DISBURSAL OF LOAN(S)

(a) The loan(s) will be disbursed/ has/ have been disbursed by the Bank to the Borrower(s) in instalments or in one lumpsum.

(b) The Borrower agrees that the moneys from time to time advanced by the Bank to or on behalf of the Borrower(s) shall be applied solely for the purpose of the loans as declared/undertaken by the Borrower(s).

3. AGREEMENT TO OPERATE AS SECURITY

(a) This agreement shall operate as a security to the Bank in addition to any other security, if any, already held by the Bank for the repayment to the Bank on demand of the balance dues to the Bank by the Borrower at any time or ultimately on the closing of the said Accounts upto the aggregate amount of the amount shown Schedule I (e) of this Agreement.

(b) The expression "the balance due to the Bank in this and subsequent claims of this Agreement shall be taken to include the principal moneys from time to time due on the said Accounts whether demanded or not and also all interest(s) including additional interest, penal interest/commission charges, interest tax, liquidated damages by whatever name called, calculated from day to day in a manner and at the rate hereinafter mentioned and the amount of all cost (between Attorney and Client) charges and expenses of the Bank which the Bank may have paid or incurred in any way in connection with the hypothecated goods and other assets including the sale and disposal thereof and any other sum that is hereunder declared as debitable to the accounts and interest thereon.

4. INTEREST FOR THE CREDIT FACILITIES

(a) The Borrower(s) agree to pay interest at the rate(s) mentioned in Schedule III hereinbelow, on the loans/facilities to be calculated on the daily balances in the loan account(s) with monthly/ quarterly/ half-yearly/yearly rests according to the practice of the Bank and as per the guidelines as applicable issued by RBI from time to time. The Borrower understands that the term "**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.

(b) In case, the facility is granted on fixed interest rate, the Borrower agrees that Bank will have absolute liberty and discretion to reset the rate of interest on any day after the time specified in Schedule III (b) of the agreement or from the date of previous interest rate reset date, as the case may be, and the Borrower undertakes to pay such revised rate of interest. Notwithstanding the above, the Borrower agrees that the Rate of Interest may increase on account of the change of policy/directives of Reserve Bank of India/ variation in MCLR and /or Spread 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 balance outstanding in the loan account within a period of 30 days from the date of reset of rate of interest without pre-payment charges. If the Borrower neither accepts the revised rate of interest nor close the loan within 30 days from the date of reset of rate of interest, the Borrower shall be liable to pay interest at the revised rate of interest from the date of interest rate reset and in the event of pre-payment of loan after 30 days from the date of reset, the Borrower agrees to pay additional interest of 2% on the prepaid amount, calculated from the end of 30 days period till the

date of pre-closure.

(c) The interest shall be calculated respectively on the daily balance of the amount due.

(d) 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.

(e) 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.

(f) 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.

(g) 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.

(h) Without prejudice to the above, the Bank will also have the right to charge and the Borrower will remain liable to pay penal interest at such rate as may be prescribed by the Bank and/or the Reserve Bank of India, from time to time, in case the borrower violates any of the terms and conditions contained herein and/or in the sanction letter and/or for becoming the account irregular/out of order/Non Performing Asset and/or the credit rating of the Borrower is downgraded or on account of changes in risk weight stipulated by RBI or on any other circumstances, as the Bank may deem fit and necessary, provided that the charging or payment of such penal rate of interest shall be without prejudice to other rights and remedies of the Bank.

(i) The Borrower agrees that if there is any delay in repayment, the interest will be compounded and it will form part of principal loan amount.

5. PAYMENT OF CHARGES/ FEES

The Borrower agrees to pay all the charges/fees mentioned in Bank's sanction letter. Borrower also agrees to reimburse to the Bank all charges for legal scrutiny of title deeds, expenses incurred for valuation of property/assets offered as security to the Bank, inspection of stock/security, unit visit, obtention of search reports / Encumbrance Certificate from Registrar of Assurances, obtention of search reports from Registrar of Companies, filing of charges/ modification/

satisfaction of charges with Registrar of Companies etc. The Borrower waives specific notice in respect of any such charges or revision thereof and notice displayed/notified at/by the branch/published in newspaper/Web Site of the Bank or entry made in the account copy shall be deemed to be sufficient notice to the Borrower.

6. SUBSIDY

Borrower agrees that subsidy of the amount specified in Schedule I (f) of this agreement, to be provided by the Government, shall be kept in Term Deposit Account in his name for the period mentioned in Schedule I (g) of this agreement, which would be adjusted towards loans as per the subsidy scheme.

7. REPAYMENT OF LOAN

(a) In the case of cash credit, overdraft and demand loan, the Borrower(s) agree that he/ she/ they shall on demand forthwith pay to the Bank the outstanding(s) owing to the Bank in respect of the loans inclusive of interest, commission, costs, charges and expenses. However, in case where for any reason cash credit or overdraft or demand loans is/are permitted by the Bank at its absolute discretion to be repaid in instalments and on such terms as may be stipulated by the Bank, the security as held hitherto shall continue to be subsisting and the conditions as to term loans herein shall apply to the said loans subject to such changes as may be stipulated by the Bank.

(b) The Borrower(s) agree that the term loan will be repayable by instalments as stipulated in Schedule IV of this agreement;

PROVIDED THAT in event of any default committed, the Bank will have the right to demand the entire amount of principal and interest thereon remaining due and outstanding which will become payable forthwith.

8. PRE-PAYMENT CHARGES FOR TERM LOAN(S)

The Borrower agrees that in the case of Term Loan(s), Bank is entitled to charge pre-payment charges as mentioned herein below:-

(a) If the loan is closed from own sources after two years from the date of avilment, no pre-payment charges will be charged.

(b) If the loan is closed from own sources before 2 years, pre-payment charges @1% of the pre-paid amount will be charged.

(c) If the loan is closed through take over by other Banks/Financial Institutions, pre-payment charges @2% of the pre-paid amount will be charged.

9. EVENT OF DEFAULT

The Borrower(s) understand that in one or more of the following happenings, it would be treated as an event of default for this agreement:

(a) Any breach of the terms of this Agreement;

(b) Anyone or more instalment(s) are not paid on time.

(c) Interest has not been paid on due date.

(d) If any distress or execution is levied or issued upon or against any part of the property of the Borrower and the same is not discharged or vacated within 14 days or it a receiver is appointed for the Borrower(s)'s business or if any substantial part of the Borrower(s)'s assets or business shall be deemed to be seized or any action by any Government or any other authority is instituted to suspend business or agricultural pursuit of the Borrower(s).

(e) If the Borrower(s) stops payment or ceases or decides to cease to carry on his/her/their

business, agricultural pursuit or dispose of the whole or substantial part of his/her/their business or agricultural pursuit.

(f) If any other indebtedness or obligation is not discharged when due prior to or on the specified maturity thereof.

(g) If any information furnished by the Borrower to the Bank is found to be incorrect or incomplete in any material particulars.

10. BANK'S RIGHT IN THE EVENT OF DEFAULT

In the event of any default as above the Bank shall have the right:

(a) to recover the entire dues,

(b) to suspend any withdrawal to be effected,

(c) take possession of the security so created forthwith and

(d) take any other action as it may deem fit for recovery of its dues and enforcement of its securities.

11. BANK'S RIGHT OF LIEN AND SET OFF

The Bank shall have the right of lien and set off/ netting off against any of the balances in the account of the Borrower(s)/ Guarantor(s) in accordance with this agreement and the law the Borrower will not create any charge over any property whether secured or unsecured except with the permission of the Bank. The Borrower shall not bank with any other Bank. The Borrower shall not create any lien on the properties/ goods hypothecated/ mortgaged/ charged to the Bank.

12. MARGIN & GUARANTEE

(a) The Borrower(s) agree that he/ they shall at all times maintain a sufficient quantity and market value of the security to provide the necessary margins of security to the Bank, as applicable.

(b) The Borrower agrees that the Bank shall be at liberty at their absolute discretion to reduce the limit or to call for such margin as they shall deem fit for any reasons whatsoever or for any anticipated shortage of said crops, reduction in the market value or for any other reasons whatsoever at any time during the continuance of these presents.

(c) The Borrower shall also provide suitable third party guarantee as and when required.

13. BANK'S RIGHT ON THE SECURITY

That the Bank, without being bound to do so or being liable for any loss on account thereof and without prejudice to the rights and remedies of suits or otherwise, shall be entitled to:

(a) Without notice to the Borrower(s) and at the Borrower(s)' risk and expenses enter any place(s) where the security may be kept/stored/situate and inspect, value, insure, superintend, dispose of and /or take possession thereof.

(b) Without prejudice to the foregoing, on the default of the Borrower(s) in payment of any money hereby secured or on the non-performance of an obligation on the part of the Borrower(s) or on the occurrence of any circumstances in the opinion of the Bank endangering the security, take possession of or recover and/or sell by public auction or private treaty or contract or otherwise deal with the security and appropriate the proceeds to the outstanding loans.

(c) Apply towards the outstanding loans any moneys in its hand belonging to the Borrower(s) and to recover the balance, if any, of the loans or other dues notwithstanding that all or any of the security may not have been realised.

(d) Settle, compromise, submit to arbitration and/or deal in any manner with any rights, debts or claims of any nature of the Borrower(s) relating to the security.

14. INSURANCE
<p>The Borrower(s) shall at all times keep such items of security as are of insurable nature, insured against loss or damage by fire, theft, burglary, epidemics, floods and other risks as are customary for the business of the nature carried on by the Borrower(s) or against the risks for which insurance cover is available /possible or as may be required by the Bank and shall deliver to the Bank all the policy/ies duly endorsed in favour of the Bank. It shall be also lawful for, but not obligatory upon, the Bank to insure and keep insured by debit to the Borrower(s) account(s) the security as are of insurable nature. The Borrower agrees that debiting of insurance premium for a particular year(s) will not cast any obligation on the Bank to take out insurance policies of the secured assets in subsequent years. The proceeds of such insurance shall, at the option of the Bank, either be applied towards replacement of the security or towards the satisfaction of the Bank's dues hereunder or towards both as may be decided by the Bank.</p>
15. AGREEMENT TO OPERATE AS CONTINUING SECURITY
<p>That this Agreement is intended to, and shall, operate as a continuing security for all loans, indebtedness and liabilities of the Borrower(s) to the Bank at all times during the subsistence of this Agreement, NOTWITHSTANDING –</p> <p>(a) The existence of a credit balance or "Nil" balances in the loans account(s) at any time or any partial payment into or fluctuations in the balance of account(s) or</p> <p>(b) any loans or any part thereof have been repaid either after demand had been made by the Bank or otherwise or has been so repaid on demand.</p>
16. ACKNOWLEDGMENT OF LIABILITY
<p>If the Borrower(s) 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 Bank by any payment into the account(s) or by way of express writing in any manner or otherwise and any such admission and acknowledgment of the liability by one or more of them shall be construed to have been made on behalf of each of them.</p>
17. INDEMNITY CLAUSE
<p>The Borrower(s) hereby agree to indemnify and keep indemnified the Bank against all losses, damages, claims, demands, costs, charges and expenses that may be suffered, sustained, incurred or paid by the Bank for protecting its interest in the security hereby created or by reason of the Bank having granted the loans or otherwise howsoever in relation thereto.</p>
18. REVENUE RECOVERY
<p>Without prejudice to the right of the Bank to proceed against the Borrower(s) under the Civil Law for recovery of the amount, the Borrower(s) agree(s) that the Bank will be entitled to resort to Revenue Recovery Proceedings, wherever applicable, and the Collection charges as fixed by the Government from time to time, shall be payable by the Borrower(s) and the Bank /Government may recover such amounts from the Borrower(s) and/or security. The Borrower(s) hereby give(s) the Borrower(s) consent for the said loan being recovered as Public demand monies in terms of any legislation relating to recoveries thereof, where such consent is necessary under such legislation.</p>
19. RIGHT TO DISCLOSE/ PUBLISH DETAILS OF BORROWER

1. The Borrower agrees as a pre-condition of the credit facility granted by the Bank that in case any default is committed in the repayment of the loan/advance or in repayment of interest thereon or any of the agreed instalment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish the name and/or photograph of the Borrower as defaulter in such manner and through such medium as the Bank or the Reserve Bank of India in their absolute discretion may think fit.

2. (a) The Borrower understand that as a pre-condition, relating to grant of the credit facilities, The South Indian Bank Ltd., requires Borrower's consent for the disclosure of, information and data relating to the Borrower, of the credit facility availed of/to be availed of, by the Borrower, obligations assumed/to be assumed, by the Borrower , in relation thereto and default, if any, committed by the Borrower , in discharge thereof.

(b) Accordingly, the Borrower hereby agree and give consent for the disclosure by The South Indian Bank Ltd. of all or any such;

i) Information and data relating to the Borrower.

ii) The information or data relating to any credit facilities availed/to be availed by the Borrower and

iii) Default, if any, committed by the Borrower in discharge of obligation of Borrower , as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Ltd (CIBIL) and/or any other agency authorised in this behalf by RBI.

(c) The Borrower also declare that the information and data furnished by the Borrower to the Bank are true and correct.

(d) The Borrower undertake that

i) the Credit Information Bureau (India) Ltd. (CIBIL) and/or any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and

ii) the Credit Information Bureau (India) Ltd. (CIBIL) or any other agency so authorised may furnish for consideration, the proposed information and data or products thereof prepared by them, to any Banks/Financial Institutions and other credit grantors or registered users, as may be specified by Reserve Bank of India in this behalf.

20. 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.

21. INTERPRETATIONS AND CONSTRUCTION OF THE AGREEMENT

For the purposes of interpretation and construction of this agreement:

1. Words importing one gender include the other;
2. Words importing the singular or plural number include the plural and singular numbers respectively;
3. 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.
4. 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.

22. 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.

23. 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.

Borrower

SCHEDULE – I

a.	Date and Place of Agreement	
b.	Details of the Borrower(s)	
	Name of the Borrower(s)	
	Constitution of the Borrower(s)	
	PAN/ TAN/ CIN of the Borrower	
	Name(s) of the signatories/ authorised signatory(ies)	
	Address of the Borrower	
	Fax No/s.	
	E-mail id	
	Phone No/s.	
	Attn: Mr./Ms.	
c.	Details of the Branch	
	Place of the Branch	
	Address of the Branch	
	Fax No/s.	
	E-mail id	
	Phone No/s.	
d.	Nature of Loan	Amount
	1. Cash Credit	
	2. Overdraft	
	3. Demand Loan	
	4. Term Loan	
	5. Other Loan:.....	
e.	Details of facility	
	Date of Sanction letter (LD 1100/1100A)	
	Aggregate Loan Amount (In figures and words)	
f.	Amount of Subsidy	
g.	Tenure of Deposit of Subsidy	

SCHEDULE – II

1. Details of Crops Hypothecated

Village, Taluk& District	Survey No.	Extent	Crops Hypothecated	Estimated Value

2. Details of Live Stock Hypothecated

Sl.	Age	of	Nature of Livestock (Cow,	Breed/Identification	Value
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No.	Livestock	Buffalo etc.)	Mark

3. **Details of Tools/ Equipments/ Fixtures/ Boats/ Machines etc:**

Sl. No.	Trade Name & Mark	Model (Year)	New / Old	Type Description	HP	Engine No.	Chassis No.	Regn. No.	Value	Installation Location.

SCHEDULE – III

APPLICABLE RATE OF INTEREST

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

Sl. No.	Nature of the limit month(s) MCLR	Reset period	Spread	Effective Rate of Interest (C + E)	Rest	Remarks, if any.
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1							
2							
3							

PREPAYMENT / PRE-CLOSURE CHARGES

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

SCHEDULE – IV

Repayment schedule for Term Loans

Due Date	Amount (Rs.)	Due Date	Amount (Rs.)

Borrower