DEMAND PROMISSORY NOTE

DCB BANK

Group ID :
Centre ID :
Loan Amount: ₹ _____ /-

Date: _____
Branch: _____

On demand, I/we

1. _____ W/o, D/o. _____
2. _____ W/o, D/o. _____
3. _____ W/o, D/o. _____
4. _____ W/o, D/o. _____
5. _____ W/o, D/o. _____
6. _____ W/o, D/o. _____
7. _____ W/o, D/o. _____
8. _____ W/o, D/o. _____
9. _____ W/o, D/o. _____
10. _____ W/o, D/o. _____
11. _____ W/o, D/o. _____
12. _____ W/o, D/o. _____
13. _____ W/o, D/o. _____
14. _____ W/o, D/o. _____
15. _____ W/o, D/o. _____
16. _____ W/o, D/o. _____
17. _____ W/o, D/o. _____
18. _____ W/o, D/o. _____
19. _____ W/o, D/o. _____
20. _____ W/o, D/o. _____

(jointly and severally) unconditionally promise to pay DCB Bank Limited (DCB Bank) or its assigns or order a sum of Rupees _____ /- for the value received, together with interest from this date at the compounding rate of percent per annum with monthly rests or such other rates which DCB Bank may specify from time to time.

Presentment for payment and noting and protest of the note are hereby unconditionally and irrevocably waived.

Signed and Delivered By:

borrower's/guarantor/s' Signatures:

1. _____	Please affix revenue stamp & sign	2. _____	Please affix revenue stamp & sign
3. _____	Please affix revenue stamp & sign	4. _____	Please affix revenue stamp & sign

5. _____	Please affix revenue stamp & sign	6. _____	Please affix revenue stamp & sign
7. _____	Please affix revenue stamp & sign	8. _____	Please affix revenue stamp & sign
9. _____	Please affix revenue stamp & sign	10. _____	Please affix revenue stamp & sign
11. _____	Please affix revenue stamp & sign	12. _____	Please affix revenue stamp & sign
13. _____	Please affix revenue stamp & sign	14. _____	Please affix revenue stamp & sign
15. _____	Please affix revenue stamp & sign	16. _____	Please affix revenue stamp & sign
17. _____	Please affix revenue stamp & sign	18. _____	Please affix revenue stamp & sign
19. _____	Please affix revenue stamp & sign	20. _____	Please affix revenue stamp & sign

DP NOTE DELIVERY cum LIEN AND SET OFF LETTER

DCB BANK LIMITED,
CROPS NON RETAIL,
MUMBAI

PLACE : _____

DATE : ___ /___/_____

In consideration of your making from time to time advances / banking accommodations / credit facilities to me / us / ,("borrower") and with reference to the Demand Promissory Note/s for Rs. _____/- (Rupees _____ _____ Only) dated signed and / or endorsed by me / us in your favour ("Demand Promissory Note"), I / we do and each of us both hereby agree and undertake as under:

1. That the Demand Promissory Note/s is / are to stand and be regarded as a continuing security and be enforceable for all moneys which now are or which may at any time hereafter become due and owing by me/us to DCB Bank Limited (the "Bank") on the said advance / banking accommodation / credit facility and on any other advance / banking accommodation / credit facility and whether or not from time to time there be nothing owing in such account or the same may be in credit.

2. The Demand Promissory Note will not be affected by any payment or repayment or amendment or variation of the loan documents executed between me/us and the Bank ("Loan Documents") and any related document/s or any other discharge or variance whatsoever in relation to the our obligations under the Loan Documents and any related document thereto, and will remain in force until the due discharge to the Bank's satisfaction of all our obligations under the Loan Documents and any related document/s.

3. That the minimum amount of interest payable during each month on the above mentioned advance / banking accommodation / credit facility will not be less than the rate of interest mentioned in the Demand Promissory Note/s or at such rates as may be fixed by the Bank from time to time.

4. I / We, the undersigned borrower/s hereby waive presentment of the Demand Promissory Note/s and hereby undertake to pay to you the amount due on the Demand Promissory Note/s without the same being presented to me / us for payment.

5. That you may hold all properties belonging to me / us (which may now be in your possession or which may at any time hereafter come into your possession) and the proceeds thereof respectively not only for the specific advance made thereon but also as collateral security for any other moneys now due or which may any time be due from me / us to you, whether singly or jointly with another or others.

6. That in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time without notice to me / us combine or consolidate all or any of my / our advances / banking accommodations / credit facilities with any liabilities to you and set off or transfer any sum standing to the credit of any one or more of such advances / banking accommodations / credit facilities in or towards satisfaction of any of my / our liabilities to you and other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.

Yours faithfully,

Signed and delivered by

S.No.	Name	Signature
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2.		

3.		
4.		
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SANCTION LETTER

Branch Name & Code:

Dear Sir/ Madam,

We refer to your application requestfor granting of credit facilities and subsequent larification and correspondence. Whereupon DCB Bank Limited (the "**Bank**") has sanctioned Term Loan (the Loan) for Joint Liability Group (**JLG**) as per details given below:

The acceptance by all group members as guarantor/s

Group ID :		**Rate of Interest**	_____ % p.a.
Centre ID:		**BC Branch**	

S. No.	Customer Name	Customer ID No.	Loan Amount (₹)	Insurance Amount (₹)	Insurance Premium (₹)	Insurance Company	Tenor of Insurance	Accepted By
1.								
2.								
3.								
4.								
5.								
6.								
7.								
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The main terms and conditions governing the DCB Loan are as under:

1. Group and centre members shall be jointly and severally liable to repay the Loan along with interest thereon and other charges/cost/expenses.
2. The Loan carries an above mentioned interest rate (compounding) on the reducing balance basis.
3. The Loan granted is repayable on demand by the borrower. Unless an earlier demand for repayment is made by the Bank, the Loan shall be repayable in monthly or bi-weekly instalment as per the repayment schedule.
4. All repayments shall be first applied to costs, charges, additional/penal interest, interest and the balance amount remaining finally towards the principal.
5. Based on the Loan size, a non-refundable processing fee of on sanctioned loan amount (plus service tax, as applicable) shall be payable before disbursement of the Loan.
6. This sanction is valid for a period of 30 (thirty) days from the date of this letter.
7. The last instalment may vary depending upon the date of disbursement or additional/penal interest or any other adjustment, if any.
8. The Loan shall also be governed by other terms and conditions (Annexure I) enclosed herewith.
9. The terms and conditions may be amended or modified by the Bank at its sole discretion from time to time.
10. Name of all group members are mentioned above and they are cognizant of the terms and conditions for availing the Loan.
11. The Borrower agrees and declares that the insurance policy purchased or proposed to be purchased by him/ her/ them through the Bank, if any, will be purely his/ her/ their voluntary action and is not linked to availment of any credit facility from the Bank. Any grievance, claim, query, complaint, or issue pertaining to insurance of policy would lie solely with the relevant insurance company only, at its discretion and the decision of the insurance company shall be final and binding in all such cases. The Bank has no role or risk participation in this regard and therefore, the Bank shall not be responsible and liable in any manner whatsoever.

12. The Bank will deduct the insurance premium (i.e. approved and accepted insurance premium amount) from the disbursement amount.

13. The premium amount for covering insurance as specified hereinabove has been offered to you as a loan facility by the Bank and the same will be paid to the insurance company subject to necessary clearance from the insurance company. The benefit will be accrued to you only on issuance of policy by the insurance company. The Bank is not responsible and liable for happening of any event/deficiency from the disbursement date or during the period of the policy by insurance company. The sum assured may vary as per the date of issuance based on date of birth or as per the terms and conditions of the policy and the insurance partner chosen.

14. The borrower expressly agrees that in case of incomplete insurance application form received by the insurance partner or in case of medical requirement being raised by the insurance partner, the Bank will not be held responsible for non-issuance of the policy. Also, in case the requirement is not completed within a designated time, the premium remitted to insurance partner will be refunded by the insurance partner and adjusted in the loan account and further outstanding balance, if any, shall be claimed from the borrower or if loan account is closed, the refund amount shall be paid to the Borrower through other means like issuing of demand draft.

15. The borrower expressly agrees and declares that the Bank is a first loss payee and has a first claim on the proceeds of the policy and the Bank shall have a right to appropriate the amount payable by the borrower under the aforesaid Loan to the Bank; from the sum received from the insurance company; in the event of death of the Borrower or happening of any of the events as stipulated under the policy and the balance amount after appropriating the dues of the Bank shall be paid to the beneficiary/nominee nominated by the borrower.

Please acknowledge receipt and return the duplicate copy of this letter duly signed by you and guarantor/s in token of having accepted the terms and conditions / covenants with respect to the Loan.

Sincerely

Relationship Manager, AIB / Branch Manager / Credit Analyst	**Crops Non Retail** _____

Sl. No.	Annexure I - Terms and conditions
	Based on the representations of the borrower and the guarantor/s, and subject to the compliance of all the terms and conditions of these presents by the borrower and the guarantor/s, the Bank agrees to lend and advance to the borrower and the borrower agrees to borrow from the Bank a sum mentioned above as the loan amount. The Bank may (in its sole discretion) disburse the amounts directly to the designated bank account of the borrower and such disbursement shall be deemed to be a disbursement made to the borrower under this agreement.
	The Bank may at its sole discretion disclose such information to such institution(s) / bank in connection with the Loan granted to the borrower if requested by them.
	The Bank, in its sole and absolute discretion, may renew / enhance the limit of the Loan granted or to be granted to you.
	All payments by the borrower to the Bank hereunder or pursuant hereto shall be made without any deduction, set off or counterclaim (except such deduction of tax, if any, as may be required by law).
	The Bank reserves the right to discontinue the facility and to withhold/stop any disbursement without giving any notice in case of non-compliance/breach of any terms and conditions stipulated herein and from time to time as also in the relevant documents or any information / particulars furnished to the Bank is found to be incorrect or in case of any development or situations in the opinion of the Bank, its interest will be/is likely to be prejudicially affected by such continuation or disbursement. The Bank's decision shall be final and binding on the borrower.
	The interest per annum means interest for 365 days irrespective of leap year.
	The borrower shall be deemed to have given their express consent to the Bank to disclose the information and data furnished by him/ her/ them to the Bank and also those regarding the credit facility to the credit bureau/s , or any other agency authorised by Reserve Bank of India (RBI) or other authority/ other banks / institutions and/ or any statutory / regulatory body in the normal course of business upon signing the copy of the sanction letter. This also includes the right to share information on the financial affairs of your account with any other banks / institutions from whom you have availed / intend to avail any kind of credit facility – financial or otherwise. The Bank also reserves the right to demand and receive similar information from other banks / institutions with whom you deal.
	The borrower declares that he/she is not a director or specified near relative of a director of a banking company or specified near relative of any senior officer of the Bank. Further, no such senior officer and no relative of such senior officer of the Bank holds “substantial interest” as defined in section 5 (ne) of the Banking Regulation Act, 1949 in the borrower's undertaking nor is any such relative a guarantor of such borrower's undertaking.
	The borrower and guarantor/s hereby give his/her/their consent to the Bank and / or to RBI to publish his/her/their name (along with photograph and any other information) for whatsoever reason (e.g. any breach of this agreement, any default or delay in the payment/repayment of the Loan/dues or in the repayment of interest thereon or the agreed instalment of the Loan on due date/s, etc.) in such manner and through such medium as the Bank in their absolute discretion may think fit. The borrower and/or guarantor/s also further agree that such publication made by the Bank and/or RBI and/or such other agency authorised by them will not be challenged by the borrower and/or the guarantor/s on any ground whatsoever nor shall the Bank or RBI or such other agency authorised by them be held liable and responsible for costs, damages or any other claim because of such publication of the borrower and/or the guarantor/s photograph(s) and other details published as stated hereinabove. The aforesaid right shall be available to the Bank/RBI in addition to and not in derogation of any other rights available under the Mutual Agreement or the General Conditions, as the case may be.
10	The credit facilities granted will be subject to RBI guidelines/Bank's policies from time to time.
11	The Loan shall be utilized for the purpose for which it is sanctioned.
12	The borrower agrees and confirms that the Bank may at its absolute discretion appropriate any payments made by the borrower under the Loan towards any other indebtedness of the borrower and such appropriation shall be final and binding upon the borrower and the borrower shall continue to remain liable to the Bank for payment of dues under the Loan in respect of which such sums of money were so paid but were appropriated towards another agreement or transaction entered into by the borrower or towards another indebtedness of the borrower. The borrower also agrees, acknowledges and understands that if the borrower commits a default under the Loan then such default shall be deemed to be default of all the other credit facilities availed of by the borrower, and notwithstanding anything contrary elsewhere contained in any writing or otherwise, and the Bank shall regarded all borrowings by the borrower as immediately due and payable and the Bank shall be entitled to recall all the credit facilities granted to the borrower, lien or other security interest created and subsisting as on date towards recovery of its dues under all the credit facilities.
13	The records maintained by the Bank shall be conclusive proof of the amounts outstanding from the borrower and/or guarantor/s. In the event of any dispute/disagreement about the said computation, the borrower and/or guarantor/s shall not be entitled to withhold the payment outstanding or demanded by the Bank.
14	This agreement between the borrower, guarantor/s and the Bank shall begin on the date of sanction and/or disbursement of the Loan, and shall remain in effect until repayment of the entire Loan by all the borrowers of the group, or unless terminated earlier by the Bank. It is further specifically stated that the termination of this agreement under any circumstances does not alter or change any of the terms and conditions under any other contract agreed between the parties.

15	The guarantor/s herein jointly and severally, unconditionally and irrevocably guarantee the Loan availed by the borrower under this agreement and hereby guarantees the due repayment and discharge of all the borrower's liabilities under the Loan to the Bank. Until the Loan is repaid in full by the borrower, no guarantor/s shall be relieved in any manner whatsoever from his/her obligations under this agreement, notwithstanding the death or insolvency of the borrower, any pre-closure, prepayment or recall of the Loan. The guarantor/s hereby waive in favour of the Bank all or any of their respective rights as guarantor so far as may be necessary to give effect to the provisions of this guarantee. The guarantor/s also waive/s all the rights available to them under section 133, 134, 135, 139 and 141 of the Indian Contract Act, 1872.
16	The borrower and guarantor/s expressly recognise and accept that the Bank shall, without prejudice to its right to perform such activities itself or through its officers or employees, be entitled and have full power and authority to appoint one or more third parties as the Bank may select or otherwise assign and to delegate to such third party all or any of its functions, rights and powers under this agreement relating to administration of any Loan including the right and authority to collect and receive on behalf of the Bank from the borrower and guarantor/s.
17	The Bank shall have the right but not the obligation to terminate this agreement, invoke the Guarantee and/or to accelerate the repayment and/or to recall all or any part of the Loan including such amounts outstanding and other costs and charges in the event the borrower and/or the guarantor/s commits an Event of Default. The borrower and/or the guarantor/s shall be deemed to have committed an act of default on the happening of inter-alia, any one or more of the following events (hereinafter referred to as **"Event of Default"**): (a) the borrower and/or the guarantor/s commits breach or default of any of the terms and conditions and/or covenants herein or any misrepresentation to the Bank; or (b) the borrower and/or the guarantor/s fails to furnish any information or documents that may be required by the Bank; or (c) if any declaration made by the borrower and/or the guarantor/s is found to be false at any time; or (d) There exists any other circumstance, which, in the sole opinion of the Bank, jeopardises the Bank's interests.
18	The borrower expressly recognizes and accepts that the Bank shall, without prejudice to its right to perform such activities itself or through its officers or employees, be entitled and have full power and authority to appoint one or more third parties as the Bank may select or otherwise assign and to delegate to such third party all or any of its functions, rights and powers under this agreement relating to administration of all or any of the Loan including the right and authority to collect and receive on behalf of the Bank from the borrower and/or the guarantor/s any payments and other amounts due by the borrower under any and all agreements signed in this regard and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices, attending the residence or office of the borrower and/or the guarantor/s or otherwise contacting the borrower and/or the guarantor/s. The borrower and/or the guarantor/s expressly recognize and accept that the Bank shall be absolutely entitled and have full power and authority without any further consent, reference or intimation to the borrower and/or the guarantor/s and in such manner and on such terms and condition as the Bank may decide at its sole discretion to sell, assign or transfer in any manner whatsoever (in whole or in part) all or any of the Loan and any or all the Bank's benefits, rights, duties, liabilities and/or obligations under this agreement and other agreements executed/from time to time executed by the borrower and/or the guarantor/s (either reserving the right of the Bank to retain such powers including their power to collect or proceed against the borrower and/or the guarantor/s on behalf of the purchaser/s, assignee/s or transferee/s).
19a	The borrower agrees and declares that the insurance policy purchased or to be purchased by him/her/them, if any, will be purely his/her/their voluntary action and is not linked to availment of any facility from the Bank. Any grievance, claim, query, complaint or issue pertaining to your insurance policy would lie solely with the relevant insurance company only, at its discretion and the decision of the insurance company shall be final and binding in all such cases. The Bank has no role or risk participation in this regard and therefore, the Bank shall not be responsible and liable in any manner whatsoever.
19b	The premium for loan cover insurance for each borrower/insured for insured amount as specified hereinabove has been offered to you as a loan facility by the Bank and the same will be paid to the insurance company subject to necessary clearance from the insurance company. The benefit will be accrued to you only on issuance of policy by the insurance company and the Bank is not responsible and liable for happening of any event during the period of the policy by insurance company. The sum assured may vary as per the date of issuance based on date of birth or as per the terms and conditions of the policy.
19c	The borrower expressly agrees and declares that the Bank is a first loss payee and has a first claim on the proceeds of the policy and the Bank shall have a right to appropriate the amount payable by the borrower under the aforesaid Loan to the Bank; from the sum received from the insurance company; in the event of death of the borrower or happening of any of the events as stipulated under the policy and the balance amount after appropriating the dues of the Bank shall be paid to the beneficiary/nominee nominated by the borrower under the policy.
20	This agreement shall be governed by, and construed and interpreted in accordance with, the laws of the Republic of India. The Courts of Mumbai shall have exclusive jurisdiction over the questions of validity, enforceability and interpretation of this agreement.

21	The Bank shall be accountable for inappropriate behaviour by its employees or employees of the outsourced agency and shall provide timely grievance redressal. Grievance Redressal: Level 1 includes call center numbers: (022) 6899 7777 or (040) 6815 7777. The borrower may also contact the Nodal officer of the Bank if the customer is not satisfied with the response offered to the customer in Level 1. Email: nodal.officer@dcbbank.com
22	I/We agree that apart from execution of loan documents/agreements through physical mode/by means of my/our wet signature, Bank can also provide eStamping & eSigning facilities, so that loan documents/agreements to be executed by me/us can be stamped electronically and executed by us through electronic mode.

PAY IN SLIP

Date :

DCB Bank Branch :

BC Branch :

Received with thanks from _____

S. No.	Customer's Name/s	Customer ID No.	Loan Amount (₹)	Loan Processing Fee & GST (₹)	Total (₹)	borrower's Signature/s
1.						
2.						
3.						
4.						
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Bank/BC Representative's Name: EMP Code:

Bank/BC Representative's Signature:

1. Please keep this copy safe as a proof of payment towards processing fee at the time of disbursement of the Loan.
2. Please check the correctness of your name and Customer ID.
3. Please pay only the authorised representative of DCB Bank.

DCB Bank has authorised _____ as the Business Correspondent of the Bank.

JLG AND SHG VERNACULAR DECLARATION

DCB Bank Limited

_____

Place: _____

Date: _____

Dear Sir,

This is to confirm that I have read, translated and explained in _____ language known to

(1) Mr. / Ms. _____

(2) Mr. / Ms. _____

(3) Mr. / Ms. _____

(4) Mr. / Ms. _____

(5) Mr. / Ms. _____

(6) Mr. / Ms. _____

(7) Mr. / Ms. _____

(8) Mr. / Ms. _____

(9) Mr. / Ms. _____

the following documents and after having understood the same, he/ she/ they has/ have voluntarily and without any undue influence or coercion, signed/affixed his/ her/ their signature/ thumb impression in my presence.

List of Documents:

_____

(Translator)

This is to confirm that Mr. / Ms. _____ has read, translated and explained in _____ language known to me/us (names of persons mentioned hereinabove), the documents mentioned hereinabove and after having understood the same, I/we, have voluntarily and without any undue influence or coercion signed / affixed my / our signature / thumb impression in his presence.

Sl. No.	Name	Signature
1.		
2.		
3.		

Sl. No.	Name	Signature
4.		
5.		
6.		
7.		
8.		
9.		

SMA/ NPA CLASSIFICATION

JLG Loan (Term Loan) - Account classification methodology	
SMA Sub-categories and NPA	**Basis for classification – Principal or interest payment or any other amount wholly or partly overdue**
SMA-0	DPD 1-30 days
SMA-1	DPD More than 30 days and upto 60 days (31-60 days)
SMA-2	DPD More than 60 days and upto 90 days (61-90 days)
NPA	DPD 91 and above on daily basis

Please note: DPD=Days Past Due date

First EMI Date (DD Month YYYY)	

RECEIVED / ENCLOSED THE COPY OF LOAN AGREEMENT AND SANCTION LETTER

Sl. No.	Name	Signature
1.		
2.		
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10.		

RECEIVED / ENCLOSED THE COPY OF LOAN AGREEMENT AND SANCTION LETTER

Sl. No.	Name	Signature
11.		
12.		
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