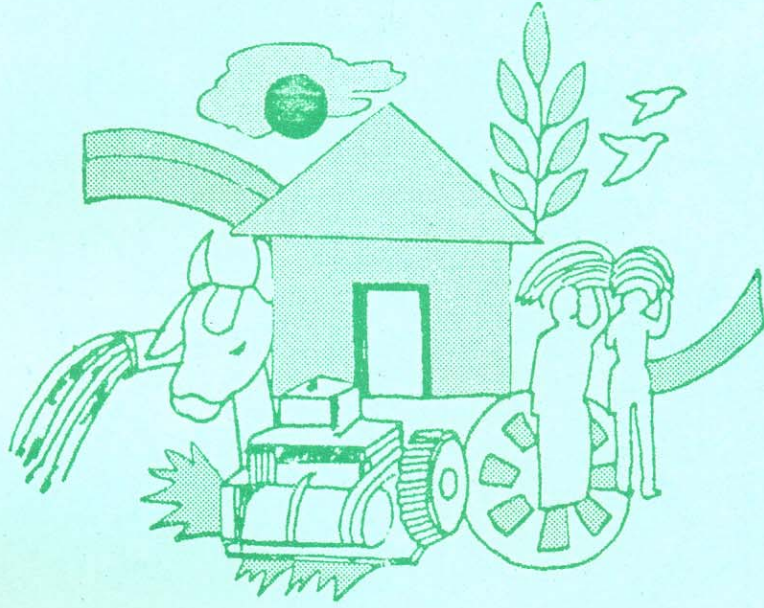


ALLAHABAD BANK KISAN CREDIT CARD



DOCUMENTATION BOOKLET

BRANCH :

CARD HOLDER'S NAME :

C / C-L / F :

CREDIT LIMIT :

DATE OF ISSUE :

VALIDITY PERIOD : FromTo

SECURITY L / F No. :

इलाहाबाद बैंक

(भारत सरकार का उपक्रम)

प्रधान कार्यालय : 2, नेताजी सुभाष रोड
कोलकाता - 700 001



ALLAHABAD BANK

(A Govt. of India Undertaking)

Head Office : 2, Netaji Subhas Road
Kolkata - 700 001

विश्वास की परम्परा
A Tradition of Trust

8. Particulars of Nominee under Personal Accident Insurance Scheme (PAIS) for KCC holders:

i) Name of the Nominee :.....

ii) Age : iii) Relationship :.....

Declaration :

I/We have read, understood and hereby agree to be bound by the terms and conditions governing Allahabad Bank's Kisan Credit Card. The particulars furnished above are true to the best of my/our knowledge and belief and I/we agreed to inform you the changes therein, if any, as and when they occur. I/we agree to settle all dues arising under the Card that may be issued in accordance with the terms and conditions as existing and as may be amended from time to time. I/we hereby authorise you to contact any person in village/locality as and when you feel necessary to do so in connection with this application/my/our own transactions under Allahabad Bank Kisan Credit Card. I/we have neither applied nor obtained Credit Card of any Bank so far. I/we am/are a resident Indian.

.....
Signature of the applicant (s)

Place :

Date :

Terms & Conditions for Allahabad Bank Kisan Credit Card Membership

In these terms and conditions, "The Bank" means Allahabad Bank and its successors and assigns. "Card Holder" means and includes the member to whom or for whose use the Card is issued. Purpose of the Allahabad Bank Kisan Credit Card shall be to finance an agriculturist for short-term working capital for agricultural activities and his domestic requirements & not for business of profit/speculative activities.

Membership

1. Each member of Allahabad Bank Kisan Credit Scheme shall be issued a Card valid for three years for identification purpose and also a Passbook for record of limit.
2. The renewal of the Card will also be made for a period of three years on review of the account.
3. Every member shall furnish to the Bank data concerning his upto date financial position and income details of the family from farm, non-farm & other sources. If the data is not furnished when called for, the Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.

Cash Withdrawal Facility

4. The Cardholder will be free to draw any amount of cash for round sum of Rs. 1000/- or multiples thereof within his available limit from the issuing branch. The payment will be made on production of the passbook. The drawn amount will be entered in the passbook reducing the limit to the extent of drawn amount.

Usage of the card

5. Allahabad Bank Kisan Credit Card is the property of the Bank and it is not transferable.
6. The Bank may at its sole discretion refuse the application without assigning any reason whatsoever.
7. Applicant(s) must be Indian resident age being 18 years and above.
8. The Card Holder must promptly notify the Bank in writing of any change in address or any other material information already furnished by him/her.

9. All dues to the Bank under the Card or charges incidental thereto will be recovered to the debit of the cash credit account of the Card Holder maintained with the card-issuing branch. The Card Holder will be free to make repayments in which case his limit will be restored to the extent of repayment. However, the aggregate credit into the account during the 12 months period should at least be equal to the maximum outstanding in the account and no drawals in the account should remain outstanding for more than 12 months. The month of drawal and repayment will be decided taking into local cropping pattern. All the repayments/deposits to the Kisan Credit Card shall be made at the card issuing branch only.
10. The interest on the debit balance will be calculated on daily product basis at yearly rests at the rates as under -
Interest will be charged at the rate of.....% p. a. subject to changes made by RBI/Bank.
11. The interest rates as mentioned hereinabove is subject to changes made by the Bank from time to time and the Card Holder is bound to pay such revised rate of interest and it shall always be construed as agreed to be paid by the Card Holder and hereby secured.

Security

12. The loan under the scheme will be secured as under:
- a) Loans upto Rs. 50,000/. Hypothecation of the crops/livestock/stocks of feed, fertilizers, pesticides etc. farm machinery & Implements/household goods both present & future.
 - b) Loans above Rs. 50,000/
 - i) Hypothecation of crops etc. as mentioned in point No. (a) above
 - ii) Mortgage of land or charge on land as per Agricultural Credit Operation Act of the state concerned.

OR

Charge/lien over liquid securities in the form of TD/NSC/KVP etc. providing full cover to the limit granted.

Loss of Card

13. In case of Allahabad Bank Kisan Credit Card is lost or stolen the card issuing branch shall be notified/informed by quickest means. The issuing branch shall replace/re-issue card against indemnity bond signed by the Card Holder after

completion of necessary formalities. Charge for replacement/re-issue has been fixed at Rs. 200/- per card per reference.

Surrender/Cancellation of Card

14. Upon termination and/or determination of membership, Allahabad Bank Kisan Credit Card shall be returned to the card issuing branch against a proper receipt and notwithstanding such termination and/or determination, the Card Holder shall remain liable to pay all dues to the Bank arising-out of and in connection with the issue and utilisation of Allahabad Bank Kisan Credit Card.
15. The Bank reserves the right to cancel the card at any time without assigning any reason whatsoever.

Card Holder's Liability

16. The Card Holder shall pay all costs of collection of dues, legal expenses and other amounts if any incurred with interest at such rate stipulated hereinabove at item Nos. 10 & 11 in case it becomes necessary to refer the matter to a collection agent or to take recourse to enforce payment or otherwise.
17. The Bank can exercise the right of lien and set off for recovery of any dues hereunder vis-a-vis amount(s) lying in any accounts (s) maintained by the Card Holder with any of the branches of the Bank.
18. Recovery of dues under the Allahabad Bank Kisan Credit Card shall be governed by the provisions of Agricultural Credit Operation Act of the state concerned where such Act has been enacted on the lines of the Model Bill of Talwar Committee.
19. In case of failure to repay the Bank's dues within the stipulated time and / or the loan account becomes non-performing as per Reserve Bank of India norms, the Bank will be at liberty to publish cardholder's name & address along with details of outstanding dues payable by you to the Bank and also relevant details in news paper and other publicity media.
20. The cardholders will be covered under Personal Accident Insurance Scheme (PAIS) with a maximum sum assured of Rs.50,000/- for death/permanent total disability/loss of two limbs and Rs. 25,000/- for loss of one limb/eye. The cardholders will have to pay Rs. 5/- p.a. towards insurance premium.

Jurisdiction

21. All disputes are subject to the jurisdiction of the Court in the district of the card-issuing branch.

Amendments to Terms & Conditions

22. Bank is entitled to add, alter and amend these rules as it thinks fit in its absolute discretion and without assigning any reason whatsoever and the same shall be binding on the member.

Place:

Date:

.....
Signature of the applicant (s)

4. Requirement of loan for crop production

(As per scale of finance)

Total of column 8 (Sl. No. 3 above) : Rs.

Less Margin, if any : Rs.

Loan Amount : Rs. (A)

Rs. (B)

5. Contingent loan requirement

(25% of "A" above)

6. Premium for Insurance of crops under NAIS (RKBY) Rs. (C)

7. Total Requirement of Loan (A + B + C) Rs. (D)

8. Title to land holding is clear and marketable :

(To be verified on the basis of the lawyer's search report in case of loans of Rs. 50,000/-)

9. Security offered :

(a)

(b)

(c)

.....

Signature of the Applicant (s)

.....

Signature of Appraising Officer

Place :

Name :

Date :

Designation :

Memorandum for sanction of loan limit under Kisan Credit Card Scheme

(A/C :)

1. Whether the applicant(s) belongs to Service Area of Branch? Yes/No
1.1 If No, whether "NOC" obtained from the concerned Bank Branch? Yes/No

2. Credibility of Applicants(s) :
2.1 Reputation in the area :

2.2 Track record of repayment :
(in case of the existing borrower)

3. Whether the applicant(s) posses the land as mentioned in the application. Yes/No

4. Where 'NEC' obtained, whether the lawyer has certified that the land record/documents Yes/No

5. Any other observation :

Recommendation of the Appraising Officer :

The farm/village of the applicant(s) was visited by me (Give date) and his/their identity has/have been properly identified/established through local discrete enquiry.

The relevant land record/documents have been obtained, verified and fount correct.

a) Limit recommended : Rs.

b) Security proposed : (i) Hypothecation of crops

(ii) Mortgage/charge on land measuring
acres valued Rs.

(iii) Pledge of FDR/NSC/KVP for Rs.

c) Any other terms & conditions :

Signature of the Appraising Officer with name & designation

Date :

Sanctioned Rs.

Signature of the Appraising Officer with name & designation

Date :

Allahabad Bank

REPORT ON MEANS AND STANDINGS OF THE BORROWER/GUARANTOR

1. Name :
S/o W/o : Age :
2. Address :

(A) ASSETS

1. Details of Landed Property : Approx. Market Value
Area Village Tehsil Rs.
2. House Property (Give description) Rs.
3. Buildings /Others structures if any : Rs.
4. Deposits with out Bank : Rs.
Other Banks : Rs.
Other Institutions : Rs. Rs.
5. Other Assets like Farm machinery, equipments etc.
Item No. Value
(a) Rs.
(b) Rs. Rs.

(B) LIABILITIES

Details of Borrowings :

- From : Our Banks : Rs.
Other Banks/Financial Institutions : Rs.
Private : Rs.
Other liabilities : Rs.
(Give details) Rs.

Total Liabilities : Rs.

(C) Annual Income

From Agriculture : Rs.
Other Sources : Rs.
Specify Source :
Total : Rs.

Date :

Place :

Signature/Thumb Impression of
Borrower/Guarantor

I/We have verified the above particulars during the pre-sanction inspection/local discrete enquiry.

.....
Appraising Officer with name & designation

.....
Branch Manager

Name :

Date :

Place :



ALLAHABAD BANK

(A Govt. of India Undertaking)

Head Office : 2, Netaji Subhas Road,
Kolkata-700 001

Ref. No. :

Branch:

Date:

Shri / Smt. / Ms : _____

S/o / W/o / D/o : _____

Resi. _____

Dear Sir,

Your application for the Kisan Credit Card

With reference to you application for Allahabad Bank Kisan Credit Card, we sanction you a credit limit of Rs (Rupees only) on Allahabad bank Kisan Credit Card on the terms and conditions acknowledged by you alongwith the application form. A copy of the terms and conditions is enclosed for your reference. The terms and conditions would come into force and be deemed to be accepted as soon as you utilise the card.

Yours faithfully,

.....
Senior Manager/ Manager



ALLAHABAD BANK

(A Govt. of India Undertaking)

Head Office : 2, Netaji Subhas Road,
Kolkata-700 001

Ref. No. :

Branch:

Date:

Shri / Smt. / Ms : _____

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Yours faithfully,

.....
Senior Manager/ Manager

Senior Manager / Manager

ALLAHABAD BANK

..... Branch

Dear Sir,

I/We am / are in receipt of your letter No.of
..... addressed to the undersigned conveying the
sanction of loan of Rs. (Rupees
.....only) to me / us for

In this connection I/we agree to abide by the terms and conditions proposed
by you, or as will be stipulated froty1 time to time.

Place :

Date : Signature of the Borrower(s)

Terms & Conditions for Allahabad Bank Kisan Credit Card Membership

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Jurisdiction

21. All disputes are subject to the jurisdiction of the Court in the district of the card issuing branch.

Amendments to Terms & Conditions

22. Bank is entitled to add, alter and amend these rules as it thinks fit in its absolute discretion and without assigning any reason whatsoever and the same shall be binding on the member.

Place :

Date :

.....

Signature of the applicant (S)

(Application where interested is linked with PLR only)

Demand Promised Note

Place :

Rs.

Date :200

On demand, I
promised to pay Allahabad Bank or order the sum of Rupees
..... with interest thereon at the rate of%
per annum below/at/over **Allahabad Bank's** Prime Lending/ Deposit Rate with
..... rests.

(The Prime Lending Rate as on date being% per annum)

VALUE RECIVED

[Revenue Stamp]

(Application where interest is at fixed rate)

Demand Promised Note

Place :

Rs.

Date :200

On demand, I
promised to pay Allahabad Bank or order the sum of Rupees
..... with interest thereon at the rate of%
per annum below/at/over **Allahabad Bank's** Prime Lending/ Deposit Rate with
..... rests.

VALUE RECEIVED

[Revenue Stamp]

(Application where interested is linked with PLR only)

Demand Promised Note

Place :

Rs.

Date :200

On demand, we
jointly and severally promise to pay Allahabad Bank or order the sum of Rupees
..... with interest thereon at
the rate of% per annum below/at/over **Allahabad Bank's** Prime
Lending/ Deposit Rate with rests.

(The Prime Lending Rate as on date being% per annum)

VALUE RECIVED

[Revenue Stamp]

(Application where interest is at fixed rate)

Demand Promised Note

Place :

Rs.

Date :200

On demand, we
jointly and severally promise to pay Allahabad Bank or order the sum of Rupees
..... with interest thereon at
the rate of% per annum with rests.

VALUE RECIVED

[Revenue Stamp]

HYPOTHECATION AGREEMENT

(To be stamped as an agreement. Not to be attested. If the security hypothecated is located in more than one State then to be stamped with the highest of stamp duty chargeable in different states.)

This Agreement executed this day _____ of _____ 200 in favour of the Allahabad Bank constituted under the Banking companies (Acquisition and Transfer of undertaking) Act 1970 and having its Head Office at 2, Netaji Subhas Road, Kolkata-700 001 and a Branch at _____ (hereinafter called 'The Bank' which expression shall include its successors and assigns) by *Shri/Smt.

Son of/Wife of/Daughter of	Full Address
*	
*	
*	
M/s.	(Having its registered office at#)

* Here enter the name(s) of individual Borrower/Co-Borrowers# wherever applicable (Hereinafter referred to as "The Borrower(s)" which expression shall include his/her/their heirs, executors, administrators, successors and assigns jointly and severally)

2. WHEREAS at the request of the borrower(s) as contained in the application, a copy of which is enclosed, the Bank has granted/agreed to grant the following facilities :

- a. Term Loan of Rs. _____
- b. Cash Credit facility with a limit of Rs. _____

3. In consideration of the premises, the borrower(s) hereby hypothecates and creates a first charge in favour of the Bank in respect of the crops including standing crops (present and future) on the lands described in the schedule hereunder and/or _____ (hereinafter referred as "Security") with an intention to secure the cash credit/loan facility.

4. The borrower(s) shall pay interest @ _____% in respect of the cash credit and @ _____% for the term loan above/below Allahabad Bank's Prime

Lending rate (presently _____%) per annum calculated on the daily balances in the loan account with monthly/quarterly/half-yearly/ yearly or other rest in accordance with the practice of the Bank.

5. Bank will be entitled to change the rate of interest from time to time and in the case of default by the borrower(s), the Bank shall enhance the rate of interest by 2% over and above the rate of interest charged.

6. In case of term loan it will be repayable in _____ installments of Rs. _____ each with a start up period of _____ months.

7. In case of any default committed by the borrower(s), the bank shall have right to enforce the security as mentioned in the sanctioned letter. The borrower(s) hereby declares that the security charged to the Bank is free of encumbrances and he will pay all the taxes, statutory charges, etc. regularly to protect the security to make it enforceable.

8. 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 the agreement notwithstanding:

- a. The existence of a credit balance or "Nil" balance in the loan accounts at any time or any partial payment of fluctuation of accounts or
- b. Any loans or any part thereon have been repaid either after demand has been made by the bank or otherwise or has been so repaid on demand.

9. The borrower(s) shall at all times keep such items of security as are of Insurable nature, insured against loss or damage by fire and other risks as may be required by the Bank and shall deliver to the Bank all such policies.

10. That the contents of the Agreement have been read over and translated into vernacular language [here enter the name of the language of the Borrower(s) and he/she/they having understood the contents thereof subscribe(s) to these presents.

11. The borrower(s) hereby further agrees that in case the loanee/borrower fails to pay the bank's dues or commits default in the repayment of the loan installment(s) or interest thereon on due date(s), or the account of the loanee/borrower becomes Non-Performing Assets as per the Reserve Bank of India's norms, the bank will be at liberty to disclose or publish the name(s) and address(es) of the loanee/borrower or

its directors as defaulter along with the details of outstanding dues payable by such loanee/borrower to the bank and also other relevant details in Newspaper and others publicity media. The Bank will also be at liberty to provide information about defaulter advances to A.B.I, Enforcement Directorate, ECGC, CIBIL or any other Statutory authorities as may be deemed necessary.

SCHEDULE

Sy. No.	Plot No.	Area	Village	District	Boundaries	State
---------	----------	------	---------	----------	------------	-------

IN WITNESS WHEREOF the borrower(s) has/have set his/her/their hand(s) to these presents on this day and year first above written.

Place: _____

Date: _____

Signature(s)/Thumb impression of Borrower(s)

The Senior Manager/Manager

ALLAHABAD BANK

.....**Branch**

Dear Sir,

I, Srido hereby confirm that Sri/Smt/MsS/o/W/o of (address) has executed the following documents on date at your Branch in my presence in connection with his/her availing of financial facility under Allahabad Bank Kisan Credit Card.

1. Terms and conditions of Allahabad Bank Kisan Credit Card Membership. Acknowledgement of sanction letter.
2. Limit Promote *for* Rs.....
3. Hypothecation Agreement (ACH)
4. Mortgage Deed NO.1 (ACM i) / Declaration under Agril. Credit Operation Act.
5. ADV - 1 PAC
6. ADV – 2

The contents of the said documents have been read over and explained to him/her in vernacular language and he/she has executed the said documents after fully understanding the contents of the above documents and implications thereof.

Yours faithfully,

.....
(Signature)

.....
Left hand thumb impression of Borrower
Sri/Smt./Ms.....

Full Name.....

Father's name.....

Place: Address

Date:
