

Sl. No.	Types of Advances	Documents to be taken	Introduction Portion in MOD	Substantive Guidelines on the Subject (Book of Instructions/ Circulars)
1	Advance against Govt. Securities/ Relief Bond/ National Deposits Scheme	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 64A</a> <a href="#">F 378</a> In case of OD/CC facility <a href="#">F 109A</a> <a href="#">F 16</a>	Page 65	<a href="#">Vol 2 Chapter 4</a>
2	Advance against National Savings Certificate/ Kisan Vikas Patra/ social security certificate	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 64A</a> <a href="#">F 525</a> Form NC-41 as per <a href="#">Annexure 12</a> <a href="#">F 16</a> in case of OD/CC	Page 66	<a href="#">Vol 2 Chapter 5</a>
3	Advance against Units of Unit Trust of India	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 64A</a> <a href="#">F 378</a> Letter of authority in Form B as per <a href="#">Annexure 7</a> (Form A as per <a href="#">Annexure 8</a> completed and signed by the bank. Undated transfer forms duly signed by the Unit holder)	Page 66	<a href="#">Vol 2 Chapter 6</a>
4	Advance against our Bank's deposits	<a href="#">F 60H</a> Bank's Fixed Deposit Receipt- duly discharged (undated) by the Depositor(s) over the revenue stamp on the reverse of the deposit receipt	Page 66	<a href="#">Vol 2 Chapter 2</a>
5	Advance against shares	Shares in the name of Borrower DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 16</a> <a href="#">F 135</a> , <a href="#">F 109A</a>	Page 67	<a href="#">Vol 2 Chapter 7</a>

		Blank transfer deeds, as many as in marketable lots (one set undated)		
6	Advance Against Dematerialized Shares	Intimation of Pledge to DP and Acknowledgment of Pledge by DP  DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 16</a>	Page 67	<a href="#">Vol 2 Chapter 7</a>
7	Advance against LIC Policy	Policy in the name of Borrower - Assignment of Policy registered with LIC DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 298</a> <a href="#">F 378</a> In case of OD/CC: <a href="#">F 109A</a> <a href="#">F 16</a> Assignment of Policy registered with LIC	Page 71	<a href="#">Vol 2 Chapter 3</a>
8	Advance against goods	a. Key Loan: DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 108</a> <a href="#">F 296</a> <a href="#">F 296A</a>  b. Cash Credit: DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 108</a> <a href="#">F 296</a> <a href="#">F 296A</a> <a href="#">F 16</a>  c. Pledge: DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 109A</a> <a href="#">F 16</a>	Page 72	<a href="#">Vol 2 Chapter 9</a>
9	Cash Credit against Hypothecation	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 110A</a> <a href="#">F 16</a>	Page 76	<a href="#">Vol 2 Chapter 9</a>
10	Advances against Gold Ornaments	<a href="#">F 89E</a>  Appraiser's certificate (to be signed by Appraiser and Countersigned by Manager),  Debit cash voucher discharged by the borrower	Page 77	<a href="#">Vol 2 Chapter 8</a>

		on revenue stamp as applicable for receipt		
11	Advances against immovable properties	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 16</a> in the case of OD or CC, Mortgage(Refer to Advances against Immovable Property)	Page 79	<a href="#">Vol 2 Chapter 10</a>
12	Clean Advances	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 16</a> in the case of OD or CC <a href="#">F 378</a> (in case of Term Loan)	--	<a href="#">Vol 2 Chapter 11</a>
13	Advances against documents of Title to Goods:  a) Bill of Lading/ Railway Receipts/ Lorry Receipts/ Port Trust warrants  b) Warehouse Receipts/ Issued by Central/ State Warehousing Corporation:	a) DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 107</a> in the case of OD or CC, <a href="#">F 286C</a> in the case of Lorry Receipts <a href="#">F 16</a>  b) DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 374</a> (to be sent by bank for the acknowledgement of warehouse keeper), <a href="#">F 375</a> <a href="#">F 16</a>	--	<a href="#">Vol 5 Chapter 1</a>
14	Advances against machinery  a. Term Loan b. Cash Credit	a. <a href="#">F 110C</a>  b. DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 110E</a> <a href="#">F 16</a>	Page 85	<a href="#">Vol 2 Chapter 1</a>
15	Deferred payment Guarantee	<a href="#">F 110E</a> <a href="#">F 286E</a> <a href="#">Form 286 F (T)</a>	Page 88	<a href="#">Vol.2 Chapter 18</a>
16	Cash Credit against collection of bills	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 107</a> <a href="#">F 16</a> <a href="#">F 286C</a>	--	<a href="#">Vol.4 Chapter A.3.</a>
17	Shipping Lien/Packing	<u>Loan</u> <u>OD or</u> <u>CC</u> DPN DPN	--	<a href="#">Vol.3 Chapter 11</a>

	Credit (Secured or unsecured)  a. Where the goods are under Bank's control (Pledge)   
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20	Documentary Bills Purchase – Inland & Foreign	DPN <a href="#">F 14A</a> (REVISED) <a href="#">F 16</a> <a href="#">F 107</a> <a href="#">F 286C</a>	--	<a href="#">Vol 2 Chapter 17 Section A</a> & <a href="#">Vol 3 Chapter 1</a>
21	Supply Bills	<div> <div>Purchase</div> <div><a href="#">F 14A</a> <a href="#">F 107</a> <a href="#">F 414</a> for each bill <a href="#">F 415</a></div> </div> <div> <div>OD/CC</div> <div><a href="#">F 14A</a> <a href="#">F 107A</a> <a href="#">F 414</a> for each bill <a href="#">F 415</a> and <a href="#">F 16</a></div> </div> <p>A letter from the borrower addressed to the authority responsible for making payment authorizing payment to the Bank</p>	Page 528	<a href="#">Vol 2 Chapter 17 Section A</a>
22	Hire Purchase advance	DPN <a href="#">F 14A</a> Revised <a href="#">F 107B</a> <a href="#">F 107C</a> <a href="#">F 107D</a> <a href="#">F 107E</a> <a href="#">F 16</a>	Page 85	<a href="#">Vol 2 Chapter 14</a>
23	Letter of Guarantee	<a href="#">Form 286 F (T)</a> for each LG <a href="#">F 286E</a> In case margin is provided by FDR- <a href="#">F 60H</a> & pledge of duly discharged FDR in case of security hypothecation of stocks and books debts/machinery <a href="#">F 110E</a>	--	<a href="#">Vol 2 Chapter 18</a> & <a href="#">Vol 3 Chapter 1</a>
24	Shipping Guarantee	<a href="#">Form 286 F (T)</a> <a href="#">F 286E</a> <a href="#">F 110E</a>	Page 87	<a href="#">Vol 2 Chapter 18</a>
<b>Small Loans</b>				
25	Transport Operators/ Vehicle loans	DPN <a href="#">F 14A</a> (Revised) <a href="#">PL 6 &amp; 7 (Combined)</a> <a href="#">F 378</a> Regarding application for making entry of agreement of hire purchase/ transfer of ownership/ termination of hypothecation Agreement refer <a href="#">Annexure 23</a> , <a href="#">Annexure 24</a> , <a href="#">Annexure 25</a> , <a href="#">Annexure 26</a>	--	<a href="#">Vol 5 Chapter 11</a>

26	Retail Traders, Professionals and Self Employed persons and Business Enterprises:  a. Term Loan and hypothecation  b. Key loans  c. Key Cash Credit  d. Cash credit against hypothecation	<a href="#">F 407</a>  DPN <a href="#">F 14A</a> (Revised) <a href="#">F 108</a>  <a href="#">F 109A</a> <a href="#">F 296</a>  DPN <a href="#">F 14A</a> (Revised) <a href="#">F 110E</a> <a href="#">F 16</a>	--	Credit Department Circulars
27	Study Loans	DPN <a href="#">F 14A</a> (Revised) <a href="#">F 378</a> <a href="#">F 111 (Revised)</a> in case of guarantee <a href="#">Annexure 43</a>	--	Credit Department Circulars
28	Clean Temporary Overdraft under Manager's Discretion	DPN <a href="#">F 14A</a> (Revised) <a href="#">F 16</a> <a href="#">F 521</a>	--	Based on Discretionary Powers as modified from time to time
29	Liquidity Finance	DPN <a href="#">F 14A</a> (Revised) <a href="#">F 378</a> Mortgage (if any) [ <a href="#">F 379 (Revised)</a> ]	--	Credit Department Circulars
30	Clean Loan	<a href="#">F 111 (Revised)</a> , <a href="#">F 378</a> DPN <a href="#">F 14A</a> (REVISED), <a href="#">Annexure 13</a> , <a href="#">F 16</a>	--	<a href="#">Vol 2 Chapter 11</a>
31	Pensioners' Loan Scheme	DPN <a href="#">F 14A</a> (REVISED), <a href="#">F 378</a> <a href="#">F 111 (Revised)</a> , Authorization for recovery of installment, Undertaking letter from legal heir and undertaking letter from	--	<a href="#">Vol 2 Chapter 13</a>

		Pensioner not to shift the pension account.				
32	Loan system for delivery of Bank Credit – Bifurcation of cash credit limit into cash credit and loan component:  When Branch is holding 110A/ we are sole bankers/ joint hypothecation agreement is yet to be executed  When Branch is holding Joint Deed of Hypothecation	<u>For Cash Credit:</u> Letter of Undertaking as per <a href="#">Annexure 51</a> – If guarantor is not countersigning it obtain separate letter from guarantor as per <a href="#">Annexure 52</a> .  <u>For Demand Loan Component:</u> DPN <a href="#">F 14A</a> (REVISED) (for actual loan amount to be taken each time) <a href="#">F 378</a> <a href="#">F 110E</a> (for entire loan amount)  Written concurrence of borrower and guarantor as per <a href="#">Annexure 53</a>  [RL should be taken for the earlier DPN taken for the total limit which holds good for the continued reduced CC limit and as regards Demand Loan bifurcated from CC, fresh documents are to be taken]			--	Credit Support Services Department Circulars from time to time
	<b>AGRICULTURAL ADVANCES</b>					
	<b>Types of Advances</b>	<b>Without Mortgage of Immovable Property</b>	<b>With Equitable Mortgage of Immovable Property</b>	<b>With Registered Mortgage of Immovable Property</b>	<b>MOD 2019</b>	<b>BOI 2018</b>
33	Crop Loan	DPN <a href="#">F 14A</a> <a href="#">F 110(i)</a>	DPN <a href="#">F 14A</a> <a href="#">F 110(i)</a> Formalities for equitable mortgage of immovable property have to be	DPN <a href="#">F 14A</a> <a href="#">F 110(i)</a> <a href="#">F 512</a> (to be registered)	Page 90	<a href="#">Vol 5 Chapter 2</a>



			completed. Wherever Registered Memorandum of Deposit of Title Deeds is executed, it should be executed in <a href="#">F 417</a> .			
34	Term Loans for allied activities with hypothecation of Livestock	<a href="#">F 110(i)</a> <a href="#">F 378</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a> (Formalities for equitable mortgage of immovable properties)  Wherever Registered Memorandum of Deposit of Title Deeds is executed, it should be executed in <a href="#">F 417</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a> <a href="#">F 512</a>	Page 93 - 94	<a href="#">Vol 5</a> <a href="#">Chapter</a> <a href="#">13</a>
35	Term Loan for purchase of goods/ equipment machinery etc., against Hypothecation	<a href="#">F 110(i)</a> <a href="#">F 378</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a> Wherever Registered Memorandum of Deposit of Title Deeds is executed, it should be executed in <a href="#">F 417</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a>	Page 83	<a href="#">Vol 5</a> <a href="#">Chapter</a> <a href="#">8</a>
36	Term Loan for purchase of vehicles (Tractors/Trucks etc).,	<a href="#">PL 6 &amp; 7</a> <a href="#">(Combined)</a> <a href="#">F 378</a>	<a href="#">PL 6 &amp; 7</a> <a href="#">(Combined)</a> <a href="#">F 378</a> (Formalities for equitable mortgage of immovable properties)	<a href="#">PL 6 &amp; 7</a> <a href="#">(Combine</a> <a href="#">d)</a> <a href="#">F 378</a> <a href="#">F 512</a>	--	<a href="#">Vol 5</a> <a href="#">Chapter</a> <a href="#">8</a>



			Wherever Registered Memorandum of Deposit of Title Deeds is executed, it should be executed in <a href="#">F 417</a>			
	Undated transfer of ownership letter as prescribed in M.V. Act of the State – Refer to <a href="#">Annexure 23</a> , <a href="#">Annexure 24</a> , <a href="#">Annexure 25</a> , <a href="#">Annexure 26</a>					
37	Term Loan for sinking wells Deepening of wells/Land development	<a href="#">F 110(i)</a> <a href="#">F 378</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a> (Formalities for equitable mortgage of immovable properties)  Wherever Registered Memorandum of Deposit of Title Deeds is executed, it should be executed in <a href="#">F 417</a>	<a href="#">F 110(i)</a> <a href="#">F 378</a> <a href="#">F 512</a>	--	<a href="#">Vol 5 Chapter 3</a> & <a href="#">Vol 5 Chapter 4</a>
38	For Acquisition of Trucks, Jeeps, Pick up vans, min. trucks etc., by farmers.	<a href="#">F 14A</a> <a href="#">PL 6 &amp; 7 (Combined)</a> (Separate letter confirming engine and chassis number to be appended to PL 6 & 7 - combined) <a href="#">F 378</a> <a href="#">PL 8</a> <a href="#">F 379</a>	N.A.	N.A.	--	<a href="#">Vol 5 Chapter 11</a>

		<a href="#">(Revised)</a> – mortgage <a href="#">F 110(i)</a> Copies of driving license, permit & R.C. Book Undated sale letter / transfer of ownership form (as per <a href="#">Annexure 23</a> and <a href="#">Annexure 24</a> in duplicate).				
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**GENERAL:**

1. **Guarantee document in Form 111(Revised) is to be obtained whenever third party guarantee/ Security is being taken as per norms or credit sanction terms.**
2. Hypothecation letter in PL 11 should be obtained whenever vehicles of guarantor are hypothecated as security for advances.
3. Schedule of security in hypothecation agreement should be filled in properly with description and details of hypothecated security.
4. In token of having accepted the sanction terms, Borrower(s) signature should be obtained in the sanction copy after writing "All the terms accepted".
5. **In the sanction letters, it should be indicated that interest rate is subject to revision/increase and the periodical change in the benchmark rate will be displayed in the Bank's website from time to time.**
6. Interest rate may be a fixed one or a floating one linked with MCLR or with any other Bench Mark rate. When interest rate is a fixed one, DPN F12A (Revised) should be taken and when it is linked with MCLR or any other Bench Mark Rate, DPN in Form 14A (revised) should be taken.

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