

**STANDARDIZATION OF DOCUMENTS FOR
AGRICULTURAL CREDIT, FARM / NON-FARM CREDIT**

	Farm credit – Production purpose (Short Term)		Farm credit – Development purpose (Medium / Long term)		Non Farm Credit
Common documents required by all Banks for Agriculture Financing					
1.	Loan application form alongwith photocopy of NIC	1.	Loan application form alongwith photocopy of NIC	1.	Loan application form alongwith photocopy of NIC
2.	IB-7 (Agreement cum Guarantee) (Revised)	2.	IB-7 (Agreement cum Guarantee) (Revised)	2.	IB-7 (Agreement cum Guarantee) (Revised)
3.	Copy of Khasra Girdawari (in case of surety loans)/Bonafied growers certified by the Mills/Factory/copy of agreement for supply of sugarcane/cotton/tobacco etc., Or Charge creation certificate on passbook Or Mortgage of rural/urban property (IB-24) Or Lien on deposit/DSC/SSC (IB-28, IB-31) Or Pledged of gold & gold ornaments, silver & silver ornaments (IB-26). Weight & Valuation Certificate from Banks approved Gold Smith.	3.	Charge creation certificate on Passbook Or Mortgage of rural/urban property (IB-24) Or Lien on deposit/DSC / SSC (IB-28 & IB-31) Or Pledged of gold & gold ornaments, silver & silver ornaments (IB-26) Weight & Valuation Certificate from Banks approved Gold Smith.	3.	Charge creation certificate on Passbook .Or Mortgage of rural / urban property (IB-24) Or Lien on deposit/DSC / SSC (IB-28 & IB 31) Or Pledged of gold & gold ornaments, silver & silver ornaments (IB-26). Weight & Valuation Certificate from Banks approved Gold Smith
		4.	Quotation of items sought. (Where ever applicable).	4.	Quotation (Where ever applicable)
		5.	Registration of Tractor/Vehicle in the joint name of bank & borrower. (Where ever applicable under the Registration rules).	5.	Feasibility report (Where ever necessary)
		6.	Comprehensive Insurance for tractor/ vehicle & other insurable assets (where ever possible / applicable)	6.	Insurance Cover on case to case basis

Note:- Proposals for development finance & proposal of large amounts for production finance shall be appraised on the prescribed form of each bank.