

# CONTENTS

S. No.	Description	Page
	<b>PART-I-Loans</b>	
1.	Definition	1
2.	Object	2
3.	Membership & Applications for loan	3
4.	Documentation	4
5.	Loan fee and sanction procedure	8
6.	About project appraisal	10
7.	Essence of project appraisal	11
8.	Methodology for appraisal	12
9.	Valuation of land	17
10.	Inspection of land	18
11.	Sanction of loan	19
12.	Non-Encumbrance Certificate	22
13.	Mutation	23
14.	Second Non-Encumbrance Certificate	23
15.	Compliance of loan sanction order/letter	23
16.	Disbursement of loan	24
17.	Supervision and follow-up	25
18.	Drawl of loan from State Bank	26
19.	Subsequent loans	27
20.	Special instructions	27
21.	Duties of CEO District Bank	28
22.	Duties of Manager	30

23.	Duties of Field Officer	32
24.	Duties of Land Valuation Officer	33
25.	Duties of other staff	34
26.	Guidelines for qualitative lending	35
	<b>PART-II-Recoveries</b>	
27.	Introduction	39
28.	Recovery strategies for overdues	39
29.	NPA Accounts	39
30.	Extension/persuasion	40
31.	Recovery through legal process	41
32.	Recovery of dues from legal heirs/estate of the deceased	51
33.	Recovery against post dated cheques	53
34.	Recovery where loan is misutilised	55
35.	Guidelines to improve recoveries	56
36.	Other changes/additions	60
37.	Miscellaneous guidelines/ house keeping	62
38.	Format of loan application (Annexure-1)	66
39.	Format of borrower's appraisal (Annexure-2)	69
40.	Format of project appraisal (Annexure-3)	71
41.	Format of loan sanction order/letter (Annexure-4)	75
42.	Format of Proper Utilization Certificate (Annexure-5)	77
43.	Format of Cash in flow and out flow (Annexure-6)	78
44.	Application for referring case to Arbitrator (Annexure-7)	79
45.	Format of resolution (Annexure-8)	80
46.	Copy of loan account (Annexure-9)	81
47.	Application for referring case u/s 104 (Annexure-10)	82
48.	Application for execution of award (Annexure-11)	83
49.	Application for sale of mortgaged property (Annexure-12)	85

50.	Form of notice by Sale Officer (Annexure-13)	86
51.	Format of notice to defaulter (Annexure-14)	87
52.	Format of consent for leasing out the land (Annexure-15)	89
53.	Format of notice to legal heirs (Annexure-16)	90
54.	Format of notice to legal heirs in case of default (Annexure-17)	91
55.	Format of follow up Action Points(Annexure-18)	92
56.	Format of post sanction follow up points (Annexure-19)	94