## List of loan and security related formats for the purpose of loans to individual food processing units under Food Processing Fund

The following model formats are prepared for the purpose of loans to individual food processing units under GoI's Mega Food Parks scheme.

1	Loan agreement
2	Board Resolution
3	Hypothecation Agreement
4	Equitable Mortgage by Deposit of Title Deeds Borrower
4A	Equitable Mortgage by Deposit of Title Deeds by Guarantor
5	Simple Mortgae Deed
6	<u>Corporate Guarantee</u>
7	Personal Guarantee
8	Bank Guarantee
9	Pledge of FDRs
10	<u>DPN</u>
11	<u>DPN Delivery letter</u>

## **DISCLAIMER**

"These are only 'formats' prepared for the purpose of loans to individual food processing units under Mega Food Park Scheme. These formats are for information purpose only and not for publication or distribution, directly or indirectly, in whole or in part. These Documents can be changed, updated and deleted without notice. In addition, NABARD assumes no obligation to update/change/alter these documents/formats.

The list of documents/formats is indicative but not exhaustive. It has been updated to give a general idea to the prospective borrower. NABARD shall adopt the customized documentation approach on a case-to-case basis depending upon the borrower's profile, loan quantum, complexity of the project, underlying security stipulated and overall risk profile of the project. Therefore, project-specific customised drafts of loan and security documents shall be prepared/modified by external legal counsel, at the cost of borrower. Further, the Stamp Duty applicable on the documents to be executed varies from State to State. NABARD has zero risk tolerance on the aspects of compliance risk relating to deficient stamp duty on executed documents. Hence, the prevailing Stamp Duty in a State or at place of execution of documents, as adjudicated by the Competent Authority or as advised by the Legal expert, shall have to be borne by the Borrower."