**CHECK LIST FOR LOAN PROPOSAL**

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| 1 | KFC loan application form duly filled |
| **Documents pertaining to unit** | |
| 1 | Copies of MSME-Udyam Registration and PAN card of the unit |
| 2 | Copy of GST Registration. This condition will not be applicable to MSMEs exempt from GST registration (Turnover up to and including Rs.40.00 lakh for manufacturing and Rs.20.00 lakh for service sector at present) |
| 3 | Acknowledgement certificate obtained through K-Swift Mechanism |
| 4 | Building permit and approved plan with detailed estimate of project building. |
| 5 | Competitive quotations and catalogues for all machinery/ equipment/ furniture/ vehicle etc. from manufacturers/ suppliers. |
| 6 | Project report regarding the proposed project. |
| 7 | Sanction letter/ feasibility certificate from KSEB for power intensive units. |
| 8 | License from local bodies for running the unit for existing concern. |
| 9 | Last three year's audited balance sheet and profit and loss account including IT returns for an existing concern and all other existing associated concerns of promoters with 3CA/3CB/3CD, if the promoters are directors or shareholders holding more than 50% shareholding in the associated concerns. This condition is not applicable for MSMEs having annual turnover up to Rs.200.00 lakh, if Income Tax is paid on a presumptive basis. In such cases IT return only is required. |
| 10 | Copies of current account statement with bank for six months |
| **Documents pertaining to promoters and co obligants** | |
| 1 | Bio-data of each promoter and co-obligant in the format enclosed. |
| 2 | Net worth statement showing all personal assets and liabilities of all the promoters and co-obligants in the prescribed format enclosed (Attach copies of tax receipts from Revenue Department). Chartered Accountant counter-signed net-worth statement can also be submitted and in such cases, tax receipts need not be attached. |
| 3 | Copies of IT returns filed by the promoters/ co- obligants for the last 3 years, if available. |
| 4 | Copies of Aadhaar Card and PAN Card of promoters and co-obligants |
| 5 | Copy of bank statement for the last six months |

* Application should be submitted with all required papers.
* Land offered must have original title deeds and road access.
* The draft Power of Attorney/ lease agreement if any should get approval from KFC before its registration.
* After detailed scrutiny of application and title deeds, further essential papers/ documents (if any) required for processing the application are also to be produced on demand.
* Originals of copies submitted are to be produced for verification.
* Promoters mean all partners in case of Partnership firm and all shareholders having more than 5% share and directors in case of entities registered under Companies Act.

**DOCUMENTS PERTAINING TO SECURITY OFFERED FOR MORTGAGE**

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| 1 | Latest land tax receipt from Village Office. |
| 2 | Encumbrance Certificate for a period of 13 years from the date of application. But in cases, where the immediate prior deed was executed before a period of 13 years, EC from the date of that prior deed to be produced. |
| 3 | Copies of each of the release documents if any, noted in the encumbrance certificate |
| 4 | Possession and non-attachment certificate from the Village Officer. |
| 5 | Adangal extract or certified copy of Thandapper Account of the land from the Village Officer or other Revenue Authorities. |
| 6 | Certified copy of the survey plan from the Village Officer with side measurements and all boundary details including boundary Sy. Nos. of all boundaries  (OR)  A location plan or location sketch with location certificate of the site showing access from main road showing details of private roads, existing structure, names of owner of the neighboring land with boundary, survey No. from Village Office along with a Survey Plan with side measurement from an approved surveyor. |
| 7 | Original title deed and photostat copies of all pages of the original title deeds. |
| 8 | Originals of prior deed (Munnadharam or Adiyadharam) or attested copies of the same |
| 9 | Building tax receipt from Panchayath/ Municipality/Corporation |

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| **LOC Scheme for Contractors and MSMEs** | |
| 1 | Work orders from Government Department/ Government Agency/State or Central PSU/Local Body |
| 2 | Copy of valid Contractor’s License |
| 3 | Details of contracts undertaken during the past three years including details of contracts presently under execution for LOC scheme for contractors. |
| 4 | Selection notice/ work order in hand |
| 5 | Copy of Board resolution accepting the terms and conditions of sanction letter in the prescribed format |
| 6 | Details of work for which bill discounting/BG required (Selection Notice/Work Agreement) |
| 7 | Irrevocable Power of Attorney in favour of KFC to receive the Work order/bill amount directly from the Work Issuing Authority. |

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| **For units engaged in quarrying and crushing of aggregates** | |
| 1 | Environment Clearance from Ministry of Environment, Forest and Climate Change for Quarrying (MOEF) |
| 2 | Explosive License for quarrying |
| 3 | Quarrying Lease from Mining and Geology Department for quarrying |
| 4 | Permission from Local Body for quarrying and crushing |
| 5 | PCB Permission for quarrying and crushing |
| 6 | Factories and Boilers for crushing |
| 7 | Fire and Safety for crushing |

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| **OTHERS** | |
| 1 | Copy of NOC from Fire Department **for buildings having more than 10 meters height and factory building having more than 1000 M2** |
| 2 | Copy of NOC from Airport Authority of India **for high rise projects near Airports** |
| 3 | Copy of clearance from the Kerala Coastal Zone Management Authority **for units in coastal regulation zones declared by the Ministry of Environment, Forest and Climate change** |
| 4 | Copy of NOC from Health Department **for Hospitals and Nursing Homes** |
| 5 | Copy of Forest Clearance **for wood-based industries** |
| 6 | Copy of certificate from Kerala Startup Mission/ Department of Industrial Policy and Promotion **for units applied loan under Startup Kerala – Comprehensive Scheme** |
| 7 | Copies of Star classification and FL3/FL11 license for units applied loan under Scheme **for Special Working Capital Assistance to Hotels** |
| 8 | RERA registration **for CRE Residential Projects** |
| 9 | Copies of RC Book, Valid Route Permit, Insurance Policy and Quotation for conversion from the approved retrofitting center **for CNG conversion** |
| 10 | Loan sanction letters and loan statements from the beginning **for Bank Loan takeover proposals** |

**FOR UNITS IN DEVELOPMENT PLOTS/AREAS:**

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| 1 | Allotment letter/Copy of proceedings |
| 2 | License agreement |
| 3 | Lease agreement |
| 4 | NOC for mortgage |
| 5 | Tripartite agreement |

**IF THE APPLICANT IS PARTNERSHIP FIRM**

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| 1 | Partnership deed |
| 2 | Certified extract of entries from the Registrar of Firms |
| 3 | Certificate of Registration/Acknowledgement from Registrar of Firms |

**IF THE APPLICANT IS COMPANY INCORPORATED UNDER COMPANIES ACT**

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| 1 | Memorandum of Association, Articles of Association and Certificate of Incorporation |
| 2 | Detailed Search Report including share holding pattern |
| 3 | Copy of Board resolution empowering MD/Director/Manager to avail loan from KFC in the prescribed format. |
| 4 | Copy of Board resolution accepting the terms and conditions of sanction letter in the prescribed format |

**IF THE APPLICANT IS CO-OPERATIVE SOCIETY**

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| 1 | Bye-law |
| 2 | Certificate of Registration |
| 3 | Certified copy of the minutes/Resolution of the General Body authorizing to borrow money from the Corporation. |
| 4 | List of office bearers and governing body members. |

**IF THE APPLICANT IS TRUST**

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| 1 | Trust Deed |
| 2 | Bye-law/Constitution (if any) |
| 3 | Certified copy of General Body Minutes or Resolution authorizing settler/office bearers to borrow money from the Corporation |
| 4 | Certified list of Settler/Trustee/Governing body members |
| 5 | Registration Certificate (if any) |

**FOR UNITS IN RENTED PREMISES**

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| 1 | If the land and building is rented/leased, Photostat copies of the rent agreement. The rent agreement should be a registered one covering the loan period. Draft rent agreement should get approval from KFC before registration. |