

6. Constitution Limited Company Partnership Firm Sole Proprietary Co-operative Society
 Society Trust Limited Liability Partnership
 Co-owner Corporations

7. Type of Industry (Sector)
 (Please put the tick mark)

- | | | | |
|--------------------------|------------------------|--------------------------|---------------------|
| <input type="checkbox"/> | 1. Hotel | <input type="checkbox"/> | 7. Metal Crusher |
| <input type="checkbox"/> | 2. Medical & health | <input type="checkbox"/> | 8. Transport |
| <input type="checkbox"/> | 3. General Engineering | <input type="checkbox"/> | 9. Construction |
| <input type="checkbox"/> | 4. Paper Products | <input type="checkbox"/> | 10. IT & ITES |
| <input type="checkbox"/> | 5. Printing | <input type="checkbox"/> | 11. Other (specify) |
| <input type="checkbox"/> | 6. Tourism | | _____ |

8. Nature of Unit Existing New

9. Line of activity : _____

10. EM PART I Regn.No : _____ Date:

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

11. EM PART II Regn.No. : _____ Date:

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

12. Date of Commercial production

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

13. Loan Required

Rs. in lakhs

Sl.No.	Brief details of the purpose of availing the loan	Amount Required
TOTAL		
In Words		

14. Repayment period required (in months)

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15. Comments, if any :

II. PART B - APPLICATION FOR TERM LOAN/ MODERNISATION/ EXPANSION

PROJECT DETAILS

1. Brief note on the project :

2. Land Details

- i) Freehold / Leasehold :
ii) Date of purchase/lease :
iii) Nature of land : Industrial/ Other
iv) Extent of land :
v) Cost of land :

Briefly describe the suitability of land for the proposed project

3. Building (Approved plan and detailed estimate to be furnished)

Sl. No.	Description	Type RCC/ AC/ Others	Plinth Area	Rate (Rs.)	Cost

Date of approval of building plan :

4. Plant and machinery/equipments : Cost(Rs)
(List with competitive quotations to be furnished)

Sl. No.	Description	Cost

5. Other Fixed Assets :
(Quotation to be furnished)

Sl. No.	Description	Cost

6. Infrastructure Facilities

	Source	Requirement	Annual Charge
Power			
Water			
Other			

7. Effluent treatment facilities required
(If any permission required :
Certificate to be furnished)

8. Quality control equipments required
(if any standard followed
Particulars to be furnished)

9. Details of preliminary and preoperative expenses

Sl. No.	Description	Amount
1.	Company incorporation expenses	
2.	Cost of project report	
3.	Salary during construction period	
4.	Interest during construction period	
5.	Others (specify)	

10. Raw materials/Consumables(100% capacity utilization/single shift basis)

Sl.No:	Items	Source	Quantity	Rate	Amount (Rs. In lakhs)

11. Product-mix/income from services(100% capacity utilization/single shift basis)

Sl.No.	Particulars	Quantity/nos.	Rate	Amount (Rs. In lakhs)
	Total			

12. Marketing Arrangements :

13. Working capital

Total Requirement(Rs.in lakhs)	Sources

14. Time required for the completion of the project(Weeks/months)

15. Cost of project (Rs. In lakhs)

Particulars	Incurred	To be incurred	Total (Rs.in lakhs)
Land			
Land Development			
Building & other civil works			
Plant & Machinery			
Electrification			
Erection Charges			
Equipments			
Miscellaneous Fixed Assets			
Provision for contingencies			
Prel. And pre-op. Expenses			
Margin Money/Initial Working Capital(*)			
Total			

(*) for SWS total working capital requirement may be indicated

16. Means of Finance (Rs. In Lakhs)

Promoters capital	
Term Loan	
Others	

17. Source of Raising Promoters Contribution

III. PART – C : APPLICATION FOR REVOLVING FUND/ SPECIAL REVOLVING FUND

(Applicable for existing customers only)

1. Loan Purpose Renewal of Bar License Working Capital Both

2. Year of commencement of production/function	Annual turn over/production in rupee terms	Annual requirement of raw materials consumables

3. Total loan available from the Corporation	Present total balance O/s with corporation	Any arrears/dues

4. Amount of Revolving Fund Required : Rs. _____

5. Purpose / Details :

IV. PART – D : APPLICATION FOR TRANSPORT LOAN

(Quotation to be furnished)

1. Loan Purpose Purchase of New Vehicle

2. VEHICLE DETAILS

Sl.No.	Particulars	Vehicle	Body
1	Category		
2	Type		
3	Manufacturer		
4	Make		
5	Model		
6	Supplier (Name & Address with Contact details)		

3. COST DETAILS

Sl.No.	Particulars	Vehicle (Rs.)
1	Cost (Vehicle)	
2	Cost (Body)	
3	Insurance	
4	Accessories	
5	Road tax	
6	Others : _____	
	TOTAL	
	GRAND TOTAL	

4. Means of Finance (Rs. In Lakhs)

Promoters capital	
Term Loan	
Others	

PART – E : APPLICATION FOR CIVIL CONTRACTOR LOAN

(Copy of Work Agreement and Sanction Order to be furnished)

A) Category of Contractor : A / B / C.

B) Registration No.: _____

C) Number of contracts undertaken during the last three years :

D) Agreed P A C : Rs. _____/-

E) Contract Awarding Authority :

F) Location of the contract work :

G) Amount applied for : Rs. _____/-

PART – F : APPLICATION FOR SHORT TERM LOAN

(Estimate for the proposed work to be furnished)

A) Purpose of the Loan :

B) Expected expenditure :

C) Amount applied for :Rs. _____ /-

D) Existing loan details :

Total loan availed from the Corporation	Present total balance O/s with corporation	Any arrears / dues

Total loan availed from other financial institutions	Present total balance O/s	Any arrears / dues

E) Means of Finance (Rs. in Lakhs)

Promoters capital	
Term Loan	
Others	

V. PART G - OTHER DETAILS

A. MANAGEMENT

1. Brief History/Company profile for Industry/Concern (If required, separate sheet may be attached) :

2. Proprietor /Director/Partners Details (Please enclose Biodata details of all partners in proforma enclosed)

Sl:No	Name	Proprietor / Director/ Partner etc	Qualification/ Background	Experience

3. Shareholding pattern especially Director's holdings. *

Name of shareholder/ partner	No of Shares	Total Share value	Percentage	Whether giving personal guarantee
Total				

*Note : Please enclose additional Sheets if necessary

4. Details of Associate/Sister concern

Sl. No.	Name & Address of the concern	Name of Promoter(s)	Share holding % in the concern	Line of Activity	Financed by

5. Guarantors/ Co-obligants details (Please enclose Biodata details of all guarantors in proforma enclosed)

Sl. No	Name of the Guarantor/ Co-obligant	Relationship with Promoter(S)	Networth (Rs. In lakhs)

B. FINANCIAL ASPECTS

1. Details of Loan availed from the Corporation

Date of sanction	Amount Sanctioned	Amount Availed	Outstanding	Over Dues, if any	Whether account is in standard category

2. Details of Team Loans/Working Capital Loans availed from other Financial Institutions/ Banks

Institution/ Bank Name	Date of sanction	Amount Sanctioned	Amount Availed	Outstanding	Whether account is in standard category

3. Details of Bank Accounts of Company/firm

Name of Bank	Type of account	Account No.

4. Working results for the last 3years :

Financial Year	Sales/ Turnover	Net Profit/ Loss	Depreciation	Cash Profit	Income Tax

C. DETAILS OF PROPERTIES OFFERED AS SECURITY

a) Details of industrial land

Sl. No	Area in Ares	Description of Land (Extend, Survey number etc)	Village, Taluk & District	Freehold / Leasehold	Cost including Regn. (Rs. In lakhs)	Title Holder

b) Collateral Securities (Land)

Sl. No.	Name of the Co-obligent/ Co-borrower /Owner	Details of property offered for CS			Nature	Value (Rs. In Lakhs)
		Extent	Survey number	Village, Taluk & District		

c) Collateral Securities (Building)

Sl. No.	Name of the Co-obligent/Co-borrower	Building Number	Panchayath/ Corporation	Nature	Value (Rs. In Lakhs)

d) Collateral Securities (Others : Machinery Equipments/Bonds/FD etc)

Sl. No.	Name of the Co-obligent/Co-borrower	Type (Machinery Equipments/Bonds/FD etc.)	Details of property offered for CS	Value (Rs. In Lakhs)

5. Details of factory premises Owned Leased

6. Fin. Year upto which income tax assessment has been completed : _____

7. Details in respect of any statutory liability:

8. Statutory approvals if any required.

DECLARATION

I/we declare that all the particulars and information given in the application /annexure are true, accurate, complete and up to date in all respects and I/We have not withheld any information and same shall form the basis of the loan Kerala Financial Corporation may consider to me/us. Corporation is at liberty to take any such action as it may deem fit if my/our statements are found to be untrue.

I/We confirm that the funds will not be used for speculative/illegal or anti social purposes. I/We confirm that I/we had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.

I/We agree that my/our loan shall be governed by the rules of Kerala Financial Corporation, which may be in force from time to time. Kerala Financial Corporation reserves the right to reject the loan application without providing any reason.

I/We authorize Kerala Financial Corporation or its agents to make references and enquiries relative to the information in the application which Kerala Financial Corporation consider necessary.

I/We undertake to inform Kerala Financial Corporation regarding change in my/our residence/employment and to provide any further information that the Corporation may require.

I/we understand that certain particulars given by me/us are required by the operational guidelines governing SFCs.

I/we authorize Kerala Financial Corporation to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Kerala Financial Corporation or/& its agents liable for use of this information. Kerala Financial Corporation reserves the right to retain the photographs & documents submitted with this application and will not return the same to the applicant/s.

I/We confirm that I/We have not defaulted in repayment of loan taken from Kerala Financial Corporation /other banks.

Place :
Date :

Name and Signature of Applicant/Partners/Managing Director/Authorised Signatory

Name and signature of the co-obligant(s)

Details of job held : _____

9. Experience including present occupation

Sl:No	Name of the Firm & Address	Designation	Period of Service		Nature of Work
			From	To	

10. Income-Tax Assesse? Yes No

If Yes, please submit copy of IT returns with computation sheets for last 3 years

Sl:No	Year	Income Assessed	Tax paid

11. Is there any civil or criminal proceedings pending against you? Yes No

If yes, give details: _____

12. Have you ever availed any loan from KFC or any Bank? Yes No

If yes, give details

Institution Name	Term Loan	Lease/HP Facility	Working Capital	Others

13. Are you aware of any loan taken by any of your close relatives from KFC? Yes No

If yes, give particulars

Loan Number	Name of the Unit	Branch

14. Details of Industrial Experience :

Name of Organisation	Post held	Years of experience

15. Asset & Liability Details

Details of Assets	Amount	Details of Liabilities	Amount

16. Details of Bank Account

SI.No.	Account Number	Bank Name & Branch	Address

18. Credit Card Details

SI.No	Card No.	Bank Name

19. Is any of your relative(s) employed in the Corporation?. If yes, give particulars of the employee :

20. Stood as Guarantor/Surety for others? Yes No

21. Details of Guarantees Given :

22. Amount for which Surety Given :

23. Details of references

SI.No	Name of the Reference	Address of the Reference	Phone No.

I confirm that all the information furnished by me as above is true.

Date :

Please sign in black ink inside the box provided below.

Rolling Thump Impression of the applicant inside the box provided below

CERTIFICATE

Certified that Shri.Smt.....
S/o;D/o;W/o..... residing at (address)
.....
.....
in P.O. in Village in
.....Thaluk inDistrict, whose photograph is
affixed below is personally know to me and that he/she signed below which is attested by me.

**Passport size
Photograph of the
applicant**

The Gazetted Officer

**should sign across
the photograph and his
seal should also be put
on the photograph.**

Signature :

Name :

Designation :

(of the attesting Gazetted Officer) and Seal

Signature of the applicant

Signature attested :

Signature :

Name :

Designation :

(of the attesting Gazetted Officer) and Seal

(Office Seal)

Note : The Gazetted Officer should sign across the photograph and his seal should also be put on the photograph.

(Form of affidavit for Co-obligants)
(On Stamp Paper worth Rs. 50/-)

**AFFIDAVIT FILED BEFORE THE MANAGING DIRECTOR,
KERALA FINANCIAL CORPORATION**

1. Iaged.....
son/daughter/wife ofresiding at.....house,
.....P.O.....District do hereby make oath and affirm as follows:

2. That Shri./That M/s.....(give name & place) residing atHouse
.....P.O.....has applied to Kerala Financial Corporation for a term loan of
Rs.....(Rupees.....only) for starting an Industry / Hotel /
Shopping Complex / Hospital. I hereby express my willingness and readiness to be the Co-obligant for
the said loan my mortgaging my properties mentioned below. I am fully aware that in case of default or
non-repayment of the above said loan, K.F.C. will attach my properties for the realization of the loan
amount with interest.

3. I own and possessAcresCentsSquares links
of landed property in Sy. No. in Desom
.....Village.....Taluk.....District by virtue of document No..... of
.....of.....Sub Registry Office. The present approximate value of the land /
including the building thereon comes to Rs..... (Rupees.....only). The above
said property / properties is / are free from encumbrances, attachment or charge or any kind. I have no
other landed properties except that mentioned above.

OR

I have no landed property of my name.

4. I have a share in my family property worth Rs..... owned by my father / mother
in Village.

OR

I have no share in my family property.

5. I have a personal liability of Rs..... by way of borrowing from friends and
relatives.

OR

I have no personal liability of any kind.

6. I do not own or possess any other fixed assets and I do not have any liabilities other than that
mentioned above.

7. During the last five years I have had transactions with..... (Give Banks name and
Branch) having Account No.....

8. I / my firm M/s. (give name of the business concern) have / has availed a loan of Rs.
..... from the said bank / KFC. (give the details or financial liability of loan
availed if any). Its present Balance outstanding is Rs.....

I have not availed by loan from any bank or financial institution.

9. Bank / Banks has / have charge to the extend of Rs..... over my

properties.

OR

No Banks has any charge on any account over my properties.

10. Neither I nor my spouse nor any parents or children or brothers have ever been or is / are the proprietor or partners or any firm or shareholders holding more than 5% of the shares in or Directors of any limited company to which Kerala Financial Corporation have given loan. Other than the following concerns:-

Name of the firm	How interested
1.	
2.	
3.	
Etc.	

11. I have not been convicted in any criminal case by any court in India or outside. There is no criminal case pending against me in any of the courts in India.

OR

The details of the criminal cases registered/charged/convicted against me are given below.

Crime & CC No.	Name of Police Station	Name of the Court	Sections of offences	Present stage
1.				
2.				

If any cases are registered/charged against me, subsequent to the sanction of loan, I undertake to inform the Corporation about the same within 10 days of the incident.

12. I do not own or possess any land in excess of ceiling limit as prescribed by the Kerala Land Reforms Act as on 01-01-1970 and any time thereafter.

13. I am an income tax assessee. My income tax A/c No. is

OR

(b) I am not an income tax assessee.

14. I am a wealth tax assessee. My wealth Tax A/c. No. is

OR

I am not a wealth tax assessee.

All the above facts are true and correct.

Name :

Signature :

Literate deponent personally known to me has solemnly affirmed and signed before me on this the day of 201..... at my office at

(Name and Signature & Seal of Advocate / Notary)

(Form of affidavit for Promoters)
(On Stamp Paper worth Rs. 50/-)

**AFFIDAVIT FILED BEFORE THE MANAGING DIRECTOR,
KERALA FINANCIAL CORPORATION**

1. I aged
son/daughter/wife of residing at house,
..... P.O. District do hereby make oath and affirm as follows:

2. I am the Proprietor / Partner / Director of the Industrial Concern / Tourist Home / Hospital/
Shopping Complex viz., M/s. (give name & place).

3. That I have applied / That M/s. Of which I am a partner /
Director has applied / to Kerala Financial Corporation for a loan of Rs. (Rupees
..... only) for the above said purpose.

4. The proposed industrial land of cents in Sy. No. in
..... Desom in Village Taluk in
..... District is owned by

OR

There is no industrial land in this case / the unit / project is in a rented building
No. of Corporation/Municipality/Panchayath

5. I own and possess Acres Cents Squares links of
landed property in Sy. No. in Desom
..... Village Taluk District by virtue of
document No. of of Sub Registry
Office. The present approximate value of the land / including the building thereon comes to Rs.
..... (Rupees Only). The above said property /
properties is / are free from encumbrances, attachment or charge or any kind. I have no other landed
properties except that mentioned above.

OR

I have no landed property of my own.

6. I have a share in my family property worth Rs. owned by my father / mother
in Village.

OR

I have no share in my family property.

7. I have a personal liability of Rs. by way of borrowing from friends and
relatives.

OR

I have no personal liability of any kind.

8. I do not own or possess any other fixed assets and I do not have any liabilities other than that
mentioned above.

9. During the last five years I have had transactions with (Give Banks name and
Branch) having Account No.

10. I / my firm M/s. (give name of the unit) have / has availed a loan of Rs. from the said bank or KFC. Its present Balance outstanding is Rs.....

I have not availed by loan from any bank or financial institution.

11. Bank / Banks has / have charge to the extend of Rs..... over my properties.

OR

No Banks has any charge on any account over my properties.

12. Neither my spouse nor any parents or children or brothers have ever been or is / are the proprietor or partners or any firm or shareholders holding more than 5% of the shares in or Directors of any limited company to which Kerala Financial Corporation have given loan. Other than the following concerns:-

Name of the firm	How interested
1.	
2.	
3.	
Etc.	

13. I have not been convicted in any criminal case by any court in India or outside. There is no criminal case pending against me in any of the courts in India.

OR

The details of the criminal cases registered/charged/convicted against me are given below.

Crime & CC No.	Name of Police Station	Name of the Court	Sections of offences	Present stage
1.				
2.				

If any cases are registered / charged against me, subsequent to the sanction of loan, I undertake to inform the Corporation about the same within 10 days of the incident.

14. I do not own or possess any land in excess of ceiling limit as prescribed by the Kerala Land Reforms Act as on 01-01-1970 and any time thereafter.

15. I am an income tax assessee. My income tax A/c No. is

OR

(b) I am not an income tax assessee.

16. I am a wealth tax assessee. My wealth Tax A/c. No. is

OR

I am not a wealth tax assessee.

All the above facts are true and correct.

Name :

Signature :

Literate deponent personally known to me has solemnly affirmed and signed before me on this the day of 201..... at my office at

(Name and Signature & Seal of Advocate / Notary)

CHECKLIST FOR LOAN PROPOSAL

Sl. No.	Particulars (Please tick the list)	Enclosed	Not enclosed	Will be submitted later	Not applicable
	A. GENERAL				
1	KFC loan application form duly filled in all respect (Two Nos.				
2	A detailed bio-data of each of the promoters and co-obligants attested by a Gazetted Officer/Notary Public in the format enclosed (two copies each).				
3	Signature and photographs of the promoters and co-obligants attested by a Gazetted Officer/Notary Public in the format enclosed (two copies each)				
4	Affidavit on stamp paper worth Rs. 100/- showing all personal assets and liabilities of all the promoters and co-obligants in the prescribed format (enclosed) duly attested by any advocate (original + one copy each).				
5	Two photostat copies of EM Part I/Part II or related document.				
6	Copies of IT returns filed by the promoter / co-obligant for the last 3 years (two copy each).				
7	Sanction letter/feasibility certificate from KSEB regarding the required quantity of power and estimated cost of power connection including contribution to KSEB (Two copies).				
8	Last three year's audited balance sheet and profit and loss account of the unit and other all existing concerns of promoters, if any (two copies).				
9	Letter addressed to bank with whom the promoters are associated, authorizing KFC to obtain confidential information about the promoter from the bank (two copies).				
10	Letter from bank regarding working capital availability (original + one copy)				
11	Competitive quotations and catalogues for all machinery/equipments/furniture etc. from three reputed manufacturers/suppliers (two copies each)				
12	Vehicle/Chassis body quotation from the supplier (two copies each)				
13	Copies of plan and detailed estimate of project building (industrial building/ Commercial complex/Hotel Building/Resort/ Godown etc.)				
14	Permission/approval, if any required from local bodies for construction of the above said building (two copies)				
15	License from local bodies for starting and running the unit (two copies)				
16	Project report regarding the proposed project/Scheme/Line of activity.				
17	Two copy of Electoral Identity Card/ Aadhar/Driving License/Ration Card/ Passport of promoter and co-obligants				

18		Attested PAN card of promoter and co-obligants				
19		NOC from Fire Department				
20		NOC from Airport Authority of India				
21		Explosive License				
22		Forest Clearance				
23		Quarrying permit from Mining Department				
24		License for import of machinery				
25		Coastal Regulation Zone clearance				
26		For Star Hotels approval from Tourism Department				
27		NOC from Health Department				
		B. DOCUMENTS REGARDING INDUSTRIAL LAND/COLLATERAL SECURITY				
1		Latest land tax receipt from Village Office (Original + Two copies)				
2		Encumbrance certificate for a period of 15 years prior to the date of application or from the date of present title deed whichever is longer from the Sub Registry Office (Original + two copies.)				
3		Copies of each of the release documents if any, noted in the encumbrance certificate (original + two copies)				
4		Possession and non-attachment certificate from the Village Officer/Tahsildar in the form attached herewith (Original + Two copies)				
5	5 5	Adangal extract or certified copy of Thandapper Account of the land from the Village Officer or other Revenue Authorities (Original + Two copies)				
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 (Original + Two copies) (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 neighbouring land with boundary, survey No. and boundary measurements etc. from Village Office (Original + Two copies)				
7		Attested photostat copies of all pages of the original title deeds (Two copies)				
8		Attested photostat copies of the prior (munnadharam or Adiyadharam) title deed (two copies)				
9		Building tax receipt from Panchayath/ Municipality/Corporation (Original + Two copies)				
		C. FOR UNITS IN RENTED / LEASED PREMISES OR IN DEVELOPMENT PLOTS AREAS				
1		If the land and building is rented/leased, two photostat copies of the rent/lease agreement on stamp paper worth Rs. 100.00 in the prescribed format (Draft rent/lease agreement should be got approved				

	from KFC)				
2	All papers of the plot or shed allotted by DIC or KINFRA (two copy each)				
	D. PARTNERSHIP FIRMS				
1	Partnership deed (two copy)				
2	Acknowledgement of firm registration (original + one copy)				
3	Certified extract of the entries in the Register of firms from the Registrar of firm (original + one copy)				
	E. COMPANY				
1	Memorandum of Association (two copies)				
2	Articles of Association (two copies)				
3	Certificate of incorporation – From registrar of companies				
4	Search Report (two copies) showing details of directors, charge, capital etc.				
5	Resolution empowering Managing Director to take loans from KFC (two copies)				
	F. CO-OPERATIVE SOCIETY				
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.				
	G. TRUST				
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)				
	H. FOR CONTRACTOR LOANS				
1	Copy of registration as approved contractor with Government				
2	Copy of the award of contract				
3	Irrevocable Power of Attorney in favour of KFC to receive the bill amount directly from the work issuing authority.				
4	Details of contracts undertaken during the past three years including details of contracts presently under execution.				
	I. FOR FILMS/SERIAL LOANS				
1	Certificate of Registration of the Title of firm				
2	Agreement for satellite right/Audio/Video/CD/Music/Overseas rights				
3	Agreement for distribution of films				
4	NOC from Lab agreeing to release the film only with the consent of the Corporation.				
5	Consent letter from leading actors/ Director / Cameraman etc. to work in the project.				
6	Full details of the project like story, lyrics, cost of projects etc.				

GENERAL CONDITIONS

- 1 Application and related documents are to be submitted along with a covering letter
- 2 Application will not be accepted without all required papers.
- 3 Project report is required only for loans above Rs. 30 lakhs.
- 4 Land offered must have original title deed and road access.
- 5 The draft Power of Attorney if any should be got approved from KFC before its registration.
- 6 Any other paper/document required for scrutiny of loan applications/legal documents also to be produced.
- 7 All photocopies of documents have to be attested.

Please submit all the above as scanned copy along with the filled application form in CD/DVD/USB to KFC office directly or over by Email or by Post.

The address details of each branch office of KFC is listed in www.kfc.org

For any queries please mail your concern to kfc@kfc.org