

KERALA FINANCIAL CORPORATION
HEAD OFFICE, VELLAYAMBALAM, THIRUVANANTHAPURAM

KFC HO	Empanelment of Consultants for Preparation of Project Reports (TEV Study) – all over Kerala	Pages	1 of 7
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Kerala Financial Corporation invites applications from Agencies for empanelment as **Consultants for preparation of Project Reports** (TEV Study). The eligibility criteria and detailed application form can be downloaded from the website www.kfc.org (under tenders). The completed application with supporting documents should reach the Chairman and Managing Director by 2PM on 28.12.2020 **by Post/ Email**.

Sd/-
Chairman and Managing Director

KERALA FINANCIAL CORPORATION
VELLAYAMBALAM, THIRUVANANTHAPURAM -695033

Kerala, India; Phone: 0471-2737702, 2737566, 2737567

Web: www.kfc.org, Email: kfc@kfc.org

NOTIFICATION

Notification No. KFC/05/2020-21 dated **16.12.2020**

Sub: Empanelment of Consultants for Preparation of Project Reports (TEV Study) – all over Kerala

Kerala Financial Corporation (KFC), incorporated under the State Financial Corporations Act of 1951, is a trend setter and path breaker in the field of long-term finance, playing a major role in the development and industrialization of Kerala. Established as the Travancore Cochin Financial Corporation on 01.12.1953 and renamed as Kerala Financial Corporation consequent to the reorganization of states on linguistic basis in November 1956, KFC has now become a pioneer in industrial financing and is among the best SFCs of the country. KFC is an ISO certified organization, posting profits continuously, having 16 Branch Offices with its Head Quarters at Thiruvananthapuram and Zonal Offices at Kozhikode, Ernakulam and Kollam.

Kerala Financial Corporation invites applications for Empanelment of Consultants for Preparation of Project Reports (TEV Study) – all over Kerala for a period of one year, extendable annually based on satisfactory performance.

Eligibility Criteria:

Chartered Accountants/ Company Secretaries/ Cost Accountants (CMA).

OR

Retired Officers from Banks/ NBFCs/ SFCs/ FIs/ KITCO/ Industries Department/ PSUs/ Departments, having minimum 2 years' experience in MSME Credit Management/ Technical & Financial Viability Study. Retired Employees should not had been punished for corruption/ forgery/ fraud/ similar charges during the service period and no vigilance/ departmental enquiry should be pending against them.

OR

Consultants with BE/ B Tech/ MBA qualification with minimum 2 years' experience in carrying out Technical & Financial Viability study.

OR

Registered Consultant firms/ companies with minimum 2 years' experience in carrying out Technical and Financial Viability study.

OR

Those (individuals/ firms/ companies) who are already empanelled with Banks/ NBFCs / FIs for Preparation of Project Reports.

Maximum age shall be 65 years.

The Corporation reserves the right not to empanel any of the agencies without assigning any reasons.

Scope of Work:

Preparation of detailed Project Report to determine the technical feasibility and financial viability of the projects to be funded by Kerala Financial Corporation. The components of the Project Report shall include:

1. **Promoters and their background** – Objective assessment of promoters and their background based on their experience, existing operations, professional qualifications, managerial competence, net-worth, etc.
2. **Project cost and Means of Finance** with comments on every major component of cost of project, on its acceptability and price competitiveness along with comments on suppliers/ vendors are to be made.
3. **Financial analysis** in case of existing concerns.
4. **Plant & Machinery** – Comments on condition, balancing/ adequacy of existing/proposed machinery, technological level, suppliers of machinery etc. should be given. In case of second-hand machinery availability of Chartered Engineer's certificate on age of machinery, condition of machinery, reasonability of cost, residual life and availability of spares etc. should also be seen and commented upon.
5. **Infrastructure:** Availability of the required infrastructure, arrangements made /proposed and adequacy thereof.
6. **Raw materials:** Required raw materials, quantitative requirements based on yield data, sources of supply, cost of raw materials and availability position thereof etc.
7. **Products:** Main product(s) to be manufactured, bye products and wastes etc. Quantitative projections (where available /possible), proposed selling price vis-à-vis current market prices etc.
8. **Market and marketing arrangements:** Demand/ Supply data position, other competitors in the industry, import substitutes, targeted consumer

segment. Proposed marketing/ selling/ distribution set-up, prospects of marketing tie-ups.

9. **Assessment of working capital** with due emphasis on holding period of raw materials and debtors.

10. **Assessment of term loan requirement.**

11. **SWOT analysis** including risk factors and risk mitigants.

12. **NPV Analysis** in case of restructuring, rehabilitation programme.

13. Concluding comments on technical feasibility and financial viability including BEP analysis, DSCR calculations, IRR calculations and sensitivity analysis on sales and major inputs. Debt servicing capacity of the project at different DSCR levels may be worked out where the projected DSCR is lower than the benchmark figure for the limits sought by the applicant/borrower.

Consultancy Charges:

The Corporation will fix the rates for the preparation of project reports. The rates so fixed shall be collected from the customers directly by the Consultants. The rates shall be as per the following slabs:

Project Cost as per the Project report	Maximum fee that can be charged from customers by the Consultants
Up to and including Rs.50 lakh	Rs.5,000/-
Above Rs.50 lakh and up to & including Rs.500 lakh	Rs.10,000/-
Above Rs.500 lakh and up to & including Rs.1000 lakh	Rs.20,000/-
Above Rs.1000 lakh and up to & including Rs.2000 lakh	Rs.30,000/-
Above Rs.2000 lakh	Rs.40,000/-

The rates will be subject to periodic revision. Consultants charging fee over and above the rates fixed by the Corporation will be de-empanelled.

The Corporation will do its internal appraisal process with the Project report submitted and sanction of loan will be done as per the rules and regulations of the Corporation only.

Validity of Agreement:

The agreement shall be valid for a period of 01 (one) year from the date of execution, and will need to be renewed on a yearly basis subject to performance, compliance of terms and conditions and Policies of the Corporation. The Corporation reserves the right to de-empanel any consultant

without assigning any reason at any point of time. The empanelled Consultants should undergo necessary orientation classes conducted by the Corporation.

Last date of Application.

Application form placed as **Annexure 'A'** be submitted, duly completed in all respect, along with all required documents, which must reach the undernoted address **by 2 PM on 28.12.2020 by post or email.**

Chairman and Managing Director
Kerala Financial Corporation
Head Office, Vellayambalam
Thiruvananthapuram 695033

Email: mdoffice@kfc.org

Sd/-
Chairman and Managing Director

(On letter Head)

**APPLICATION FOR EMPANELMENT AS CONSULTANT FOR PREPARATION OF
PROJECT REPORTS**

To

The Chairman and Managing Director
Kerala Financial Corporation
Head Office, Thiruvananthapuram

Self attested
Photo

Sir,

1. We hereby apply for empanelment as Consultant for preparation of Project Reports (TEV Study) and furnish hereunder the required information / documents

1	Name of the Consultant / Organisation	
2	Constitution	
3	Address	
4	Phone / Mobile	
5	Email	
6	PAN	
7	District(s) of operation	
8	Qualification, Experience, Phone No & Addresses of the Consultant / Partners / Directors	
9	Particulars of empanelment with other banks / financial institutions	
10	Affiliation to Professional Organisations (if any)	
11	Furnish details if the firm has been de-empanelled by any bank/organization	

2. Documents to be attached:

- a. Photographs of consultant/ all partners/ all directors.
- b. Identity & addresses of the consultant/ firm / partners / all directors
- c. Partnership Deed/ Memorandum and Articles of association of Company (If applicable)
- d. Proof of qualification and experience of the consultant partners/ directors
- e. PAN Card of all consultant partners/ directors
- f. Empanelment details with other Banks/ Institutions
- g. Employment certificate
- h. Experience certificate

3. We state that we are not minor, have not been declared to be of unsound mind, is not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt, is a person resident in India in case of individual and has not been convicted by any competent court for an offence punishable with imprisonment or for an offence involving moral turpitude, has not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961)

4. Copies of documents, as listed with this application form have been attached. I undertake to furnish any additional information as and when called for.

5. I am not disqualified from getting empaneled in any organization.

6. I was not punished for corruption/ forgery/ fraud/ similar charges during the service period and no vigilance/ departmental enquiry is pending against me.

7. We solemnly declare that the information furnished above is complete and entirely true, and nothing has been concealed. We affirm that terms & conditions of Kerala Financial Corporation are acceptable to us.

For & on Behalf of Firm:

(Signatures)

Name and Designation (Consultant/ All partners/ directors)

Encl: 1
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