

REAL ESTATE & PROJECT FINANCE

DOCUMENT REQUIREMENTS

(India – Karnataka)

Prepared by:

Capital Core Finance

Real Estate & Institutional Project Finance Specialists

Dear Client,

For processing **Real Estate & Project Finance Loans** related to **construction projects, commercial ventures, educational institutions, hospitals, pharma companies, and operational businesses**, the following documents are required.

Please review the checklist carefully to ensure **accurate evaluation and faster approvals**.

1. KYC DOCUMENTS

(Promoters / Directors / Partners)

- PAN Card
- Aadhaar Card / Passport / Driving Licence / Voter ID
- Address Proof
(Utility Bill / Aadhaar / Rental Agreement)
- Recent Passport-size Photographs

2. BUSINESS & ENTITY DOCUMENTS

(As per applicant constitution: Company / LLP / Partnership / Proprietorship)

- Certificate of Incorporation
- MOA & AOA *(for Companies)*
- Partnership Deed *(for Partnership Firms)*
- GST Registration Certificate *(if applicable)*
- Udyam Registration Certificate *(if applicable)*
- Business PAN
- Board Resolution Authorizing Loan *(for Companies)*
- List of Directors / Partners along with KYC

3. FINANCIAL DOCUMENTS

(Mandatory for All Project Finance Cases)

- Audited Financial Statements – **Last 3 Years**

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement
- Income Tax Returns (ITR) – **Last 3 Years**
- Bank Statements – **Last 12 Months**
(All operational / current accounts)
- Net Worth Statement of Promoters
- Existing Loan Account Statements – **Last 6 Months**
- Current Outstanding Debt Summary

4. PROJECT DOCUMENTS (MANDATORY)

(Applicable for Residential, Commercial, Institutional & Industrial Projects)

A. LAND & TITLE DOCUMENTS

- Mother Deed / Title Deed
- Sale Deed
- Khata / RTC (*Karnataka*)
- Encumbrance Certificate (EC – Full EC)
- Latest Land / Property Tax Receipts
- Conversion Certificate (*if converted land*)

B. APPROVALS & COMPLIANCE

- Approved Building Plan
- Project Approval Letters from Relevant Authorities
- RERA Registration (*if applicable*)
- Environmental Clearance (*if required*)
- Fire NOC (*mandatory for institutions / hospitals*)
- Pollution Control Board Certificate (*if applicable*)

C. PROJECT COST & CASH FLOW

- Detailed Project Report (DPR)
- Project Cost Sheet
(Land + Construction + Soft Costs)
- Projected Cash Flow Statements
- Construction Schedule & Work Plan
- Architect's Cost Estimate
- Contractor Agreements (*if appointed*)

5. PROPERTY & SECURITY DOCUMENTS

(Project Finance is Always a Secured Loan)

A. PROPERTY SECURITY

- Land / Property Title Documents
- Encumbrance Certificate
- Khata / RTC
- Valuation Report (*Bank-approved Valuer*)
- Legal Opinion (*Bank-approved Advocate*)

B. ADDITIONAL COLLATERAL (*If Required*)

- Additional Property Documents
- Fixed Assets of Institution / Business
- Corporate Guarantee
- Personal Guarantee from Promoters

6. DOCUMENTS FOR SPECIFIC PROJECT TYPES

A. RESIDENTIAL PROJECT CONSTRUCTION FINANCE

(Apartments, Villas, Housing Projects)

- All Project Documents (DPR, Plans, Approvals)
- Builder / Developer Profile
- List of Past Completed Projects
- Project Cash Flow Statement
- Pre-Sales / Booking Data (*if available*)
- Construction Schedule

B. COMMERCIAL VENTURE FINANCE

(Office Buildings, Malls, Co-Working Spaces, Retail Projects)

- All Real Estate Project Documents
- Leasing Model & Lease Plan (*if applicable*)
- Expected Rental Income Projections
- Tenant LOIs (*if available*)

C. SCHOOL / COLLEGE CONSTRUCTION FINANCE

- All Project Approvals & Plans
- Trust / Institution Registration Certificate
- Society / Trust Deed
- Detailed Project Report (Academic + Infrastructure)
- Student Capacity & Academic Plan
- Affiliation Documents (*CBSE / State Board / University*)
- Existing Institution Financials (*for expansion cases*)

D. HOSPITAL / MEDICAL COLLEGE CONSTRUCTION FINANCE

- Approved Building Plan & Hospital Layout

- Fire NOC
- Pollution Control Clearance (*if applicable*)
- Hospital / Medical Licensing Documents
- Medical Equipment List & Cost Sheet
- Projected Operational Revenue
- Promoter Medical Qualifications (*if required*)

E. PHARMA / INDUSTRIAL PROJECT FINANCE

- Factory License
- Pollution Control Approvals
- Product List (*API / Manufacturing*)
- Machinery List & Cost Sheet
- Trade License
- GMP / WHO Certifications (*if applicable*)

7. LOAN ON EXISTING INSTITUTIONS

(Schools, Colleges, Hospitals, Pharma Companies, etc.)

- Audited Financials – **Last 3 Years**
- Bank Statements – **Last 12 Months**
- Income Proof
(*Fees Collection / Hospital Billing / Sales*)
- Student Strength / Patient Volume Reports
- Operational Licenses
(*School Affiliation / Hospital License / Factory License*)
- Existing Loan Statements
- Property Documents of the Institution
- Valuation & Legal Reports (*Arranged by Bank*)

NEXT STEP

If you have reviewed and understood the above requirements and wish to proceed with **Real Estate or Project Finance**, please contact us through our official website:

 www.capitalcorefinance.com

Our team will assist you with **project structuring, lender matching, legal & technical coordination, and end-to-end loan closure.**

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