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KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED

a) Loan Activity upto Rs.10 Lakhs

Name of Activity	Designated Officer	Time Limit in days	1st Appellate Authority	2nd Appellate Authority
Two wheeler Loan	Concerned Branch Managers	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager
Three wheeler loan	Concerned Branch Managers	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager
Four wheeler Loan	Concerned Branch Managers	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager
Other vehicle Loan	Concerned Branch Managers	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager
Personal Loan	Concerned Branch Managers	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager
House Loan	Concerned Branch Managers	30 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Manager (L & BC)	Chief Manager

B) Loan Activity above Rs.10 Lakhs

Name of Activity	Designated Officer	Time Limit in days	1st Appellate Authority	2nd Appellate Authority
Two wheeler Loan	Manager (L & BC)	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager
Three wheeler loan	Manager (L & BC)	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager
Four wheeler Loan	Manager (L & BC)	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager
Other vehicle Loan	Manager (L & BC)	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager
Personal Loan	Manager (L & BC)	15 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager
House Loan	Manager (L & BC)	45 days from the date of submission of duly filled application form and all required documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any	Chief Manager	General Manager

c) Construction/Project Loans

Name of Activity	Designated Officer	Time Limit in days	1st Appellate Authority	2nd Appellate Authority
Construction /Project Loan	Manager (L & BC)	60days from the date of submission of duly filled application form and all required	Chief Manager	General Manager

		documents and excluding the time necessary for obtaining external legal opinion, valuation and certificate confirmation, if any		
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d) Fixed Deposit

Name of Activity	Designated Officer	Time Limit in days	1st Appellate Authority	2nd Appellate Authority
F D Certificate	Branch Manager /Deputy Manager(FD)/ Deputy Manager (FM)	21 days from the date of completion of all requirements from the part of the depositor, viz, remittance of amount , submission of duly filled application form and required documents for the compliance of KYC norms	Manger (FM)	Chief Manager
Interest Payouts	Branch Manager /Deputy Manager(FD)/ Deputy Manager (FM)	On due date	Manger (FM)	Chief Manager
Payment of maturity amount	Branch Manager /Deputy Manager(FD)/ Deputy Manager (FM)	On due date, if duly discharged FD receipt reaches corporation before 4 weeks of maturity date. Otherwise within 4 weeks from the date of receipt of duly discharged FD receipt from the depositor.	Manger (FM)	Chief Manager
Renewal of Fixed Deposit	Branch Manager /Deputy Manager(FD)/ Deputy Manager (FM)	From the date of maturity, if request for renewal with duly discharged receipt reaches corporation before 4 weeks of the date of maturity. Otherwise within 4 weeks from the date of receipt of renewal request & duly discharged FD receipt from the depositor.	Manger (FM)	Chief Manager