



THE KERALA STATE FINANCIAL ENTERPRISES LIMITED  
(A Government of Kerala Undertaking)  
REGD. OFFICE: "BHADRATHA", P.B.No. 510  
MUSEUM ROAD, THRISSUR – 680 020

### **BOARD OF DIRECTORS**

|                           |                    |
|---------------------------|--------------------|
| Adv.Peelipose Thomas      | :Chairman          |
| Sri. K. N. Satheesh I.A.S | :Director          |
| Sri.R.Raja Gopal          | :Director          |
| Smt.V.R Mini              | :Director          |
| Adv.Reji Zachariah        | :Director          |
| Sri.Vijayan Cherukara     | :Director          |
| Sri.R.Mohammed Sha        | :Directo           |
| Sri.P.K.Anandakuttan      | :Director          |
| Sri.P.C.Pillai            | :Director          |
| Adv.V.K.Prasad            | :Director          |
| Prof.D.Narayana           | :Director          |
| Prof.K.N.Gangadharan      | :Director          |
| Dr. P.V. Unnikrishnan     | :Director          |
| Sri. A. Purushothaman     | :Managing Director |


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**EXECUTIVES**
**General Manager (Finance)**

Sri. Sarath Chandran S

**General Manager (Business)**

Sri. V.P. Subramanian

**Deputy General Manager (P & HR) I/C**

Sri. Pramodan A

**Deputy General Manager (IA&V) I/C**

Sri. Jayaprakasan K.V

**Deputy General Manager (B & OPS) I/C**

Smt. Sujatha M.T.

**Asst. General Manager (Legal)**

Sri. Pramodan A

**Asst. General Manager (IT)**

Smt. Nisha A.B

**Asst. General Manager (Planning) I/C**

Sri. Shaju Francis K

**Asst. General Manager (Recovery)**

Sri. Vijayan A

**Company Secretary**

CS. Emil Alex

**Asst. General Managers (Regions)**

Smt. Saraswathy N  
 Regional Office  
 Attingal

Smt. Sreekala R Sarma  
 Regional Office  
 Malappuram

Sri.Prasantha Kumar P.K  
 Regional Office  
 Kottayam

Sri.Vijayakumar C  
 Regional Office  
 Thiruvananthapuram

Sri. Raju R  
 Regional Office  
 Kozhikode

Sri.Ganesan .P  
 Regional Office  
 Kattappana

Sri.Ajithkumar K.D  
 Regional Office  
 Thrissur

Sri. Manoj G.S  
 Regional Office  
 Alappuzha

Sri. Prasad S  
 Regional Office  
 Kollam

Smt. Chithra Sashidharan  
 Regional Office  
 Ernakulam

Sri.Madhumohan C.K  
 Regional Office  
 Kannur

Legal Advisers  
 Tax Consultants

: M/s. Menon & Pai, Advocates, Kochi  
 : M/s. Varma & Varma ,  
 Chartered Accountants, Thrissur


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TEL : 0487 2332255, E-mail : mail@ksfe.com

**BOARD OF DIRECTORS AS ON 31-03-2017**

|                        |                     |
|------------------------|---------------------|
| Adv. Peeliyose Thomas  | : Chairman          |
| Sri Devadasan IAS      | : Director          |
| Sri. S. Muralidharan   | : Director          |
| Sri. Rajagopal R.      | : Director          |
| Adv. Reji Zacharia     | : Director          |
| Adv. V.K. Prasad       | : Director          |
| Sri. P.C. Pillai       | : Director          |
| Sri. V. Gangadharan    | : Director          |
| Sri. D. Narayana       | : Director          |
| Sri. Mohammed Sha      | : Director          |
| Sri. Anandakuttan      | : Director          |
| Sri. Vijayan Cherukara | : Director          |
| Dr. P.V. Unnikrishnan  | : Director          |
| Sri. A. Purushothaman  | : Managing Director |

**General Manager (Finance)**

CA K.V. Jayaprakasan

**Company Secretary**

CS. Manoj Kumar .V.R

**AUDITORS**

M/s. Krishnamoorthy & Krishnamoorthy  
Chartered Accountants,  
Thrissur

M/s. JRS & Co.

Chartered Accountants, Kollam

M/s. Dharmalingam & Associates

Chartered Accountants, Thiruvananthapuram

M/s. Sasi Vijayan & Rajan.

Chartered Accountants, Kochi

M/s. Balan & Co.

Chartered Accountants, Kochi

M/s. Ayyar & Cherian

Chartered Accountants, Kozhikode

M/s. Jacob & George

Chartered Accountants, Kannur

M/s. Sankar & Moorthi

Chartered Accountants, Attingal

M/s. Elias George & Co.

Chartered Accountants, Kottayam & Alapuzhal

M/s. Mohan & Mohan Associates

Chartered Accountants, Malapuram

**LEGAL ADVISORS**

M/s. Menon & Pai

Advocates, Kochi

**BANKERS:**

Bank of Baroda  
Bank of India  
Canara Bank  
Catholic Syrian Bank Ltd.  
Central Bank of India  
Corporation Bank  
Dena Bank  
Dhanalakshmi Bank Ltd.  
Federal Bank Ltd.  
HDFC Bank Ltd.  
Indian Bank  
Indian Overseas Bank  
Punjab National Bank  
South Indian Bank Ltd.  
State Bank of India  
State Bank of Travancore  
Syndicate Bank  
United Commercial Bank  
Union Bank of India  
Axis Bank  
Vijaya Bank  
Vysya Bank Ltd.  
The Bank of Maharashtra  
The North Malabar Gramin Bank  
The South Malabar Gramin Bank  
Treasury Savings Bank  
The Alleppey Dt. Co-op. Bank Ltd.  
The Idukki Dt. Co-op. Bank Ltd.  
The Kattappana Urban Dt. Co-op. Bank Ltd.  
The Kollam Dt. Co-op. Bank Ltd.  
The Kottayam Dt. Co-op. Bank Ltd.  
The Kannur Dt. Co-op. Bank Ltd.  
The Kasaragod Dt. Co-op. Bank Ltd.  
The Kozhikode Dt. Co-op. Bank Ltd.  
The Malappuram Dt. Co-op. Bank Ltd.  
The Malabar Central Co-op. Bank Ltd.  
The Pathanamthitta Dt. Co-op. Bank Ltd.  
The Palakkad Dt. Co-op. Bank Ltd.  
The Thrissur Dt. Co-op. Bank Ltd.  
The Trivandrum Dt. Co-op. Bank Ltd.  
The Wayanad Dt. Co-op. Bank Ltd.

**TAX CONSULTANTS**

M/s. Varma & Varma  
Chartered Accountants  
Thrissur



# THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

(A Government of Kerala Undertaking)  
REGD. OFFICE: "BHADRATHA", P.B.No. 510  
MUSEUM ROAD, THRISSUR – 680 020

Our Ref.No.148

Date: 18-06-2018

## NOTICE TO SHAREHOLDERS

Notice is hereby given that the **48th Adjourned Annual General Meeting** of the Company will be held at shorter notice at **12.00 p.m on Saturday, 30th day of June 2018** at the Registered Office of the Company at **Thrissur**, to transact the following business:

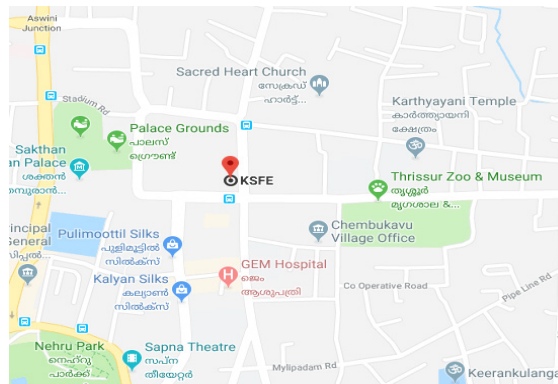
1. To receive consider and adopt the Directors' Report, the Audited Balance Sheet as on 31st March, 2017 and the Profit and Loss Account for the Year ended 31st March, 2017 together with Auditors' Report and the comments of the Comptroller and Auditor General of India and the comments of the Secretary (Finance Expenditure), Government of Kerala thereon.
2. To declare dividend for the year 2016-2017.

By order of the Board of Directors

(Sd/-)  
C.S. Emil Alex  
COMPANY SECRETARY

Regd.Office: "Bhadratha",  
P.B.No.510, Museum Road,  
Thrissur – 680 020  
Kerala.

**Note: A member entitled to attend and vote at the above meeting is also entitled to appoint a proxy to attend and vote instead of himself and the proxy need not be a member of the Company. A form of proxy is enclosed. A member who wishes to appoint a proxy must return the proxy form duly completed so as to reach the Registered Office of the Company not less than 48 hours before the meeting.**





## ANNEXURE - II

### DIRECTORS' REPORT TO THE MEMBERS

The Board of Directors with great pleasure present the 48<sup>th</sup> Annual Report of the Kerala State Financial Enterprises Limited, Thrissur along with the Audited Balance Sheet and Profit & Loss Account for the year ended 31<sup>st</sup> March 2017.

### FINANCIAL PERFORMANCE:

(₹ in Crores)

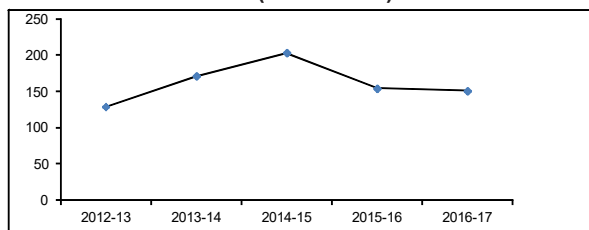
|                                    | 2016-17 | 2015-16 |
|------------------------------------|---------|---------|
| Profit before Tax                  | 150.65  | 153.95  |
| Less: Provision for taxation       | 65.38   | 118.08  |
| Profit after taxation              | 85.27   | 35.87   |
| Profit available for appropriation | 85.27   | 35.87   |
| <b>APPROPRIATION</b>               |         |         |
| Proposed Dividend                  | 0.00    | 17.00   |
| Corporate Dividend Tax             | 0.00    | 3.46    |
| Transfer to Reserve                | 85.27   | 15.41   |
|                                    | 85.27   | 35.87   |

### DIVIDEND & RESERVES

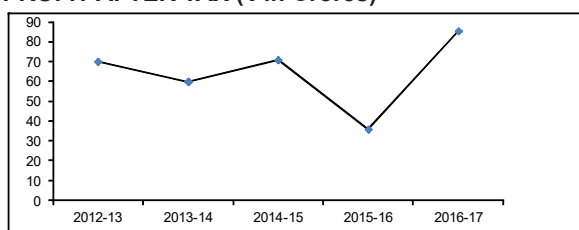
Board would like to bring to your notice that in terms of revised Accounting Standard (AS) 4 'Contingencies and Events occurring after the Balance Sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules 2016, the Company has not appropriated dividend on shares on recommendation of the Board and would record the same as a liability on the date of approval by the shareholders at the ensuing Annual General Meeting. However, the proposed dividend as at 31 March 2016 was accounted for as liability in accordance with the then existing Accounting Standard.

A sum of ₹ 85.27 crores (i.e. 15.07 crores to Chitty reserve and ₹. 70.20 crores to General Reserve) has been transferred to Reserves as decided by the board. The Company is expecting a better growth in business and profits in future years.

### PROFIT BEFORE TAX (₹ in crores)



### PROFIT AFTER TAX (₹ in Crores)

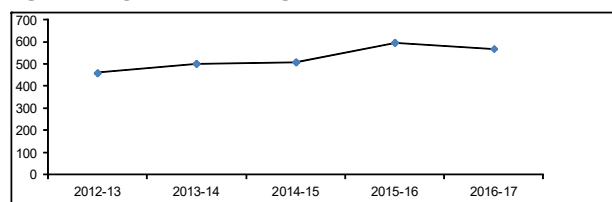


### OPERATIONAL REVIEW

The Company is operating through its 568 Units and 11 Re-

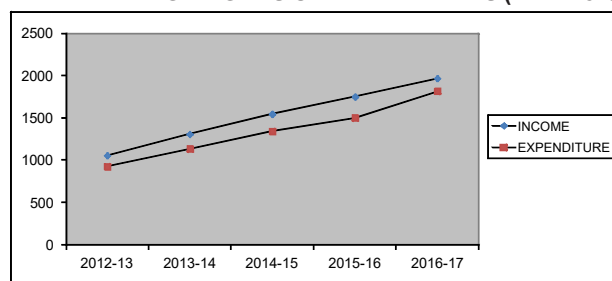
gional Offices; the Company was able to serve its customers throughout the State of Kerala. There was no significant change in nature of business of the Company during the period.

### NUMBER OF BRANCHES



During the year the Company has achieved an aggregate income of ₹ 1966 Crores registering an increase of 12.30 % over the previous year's ₹. 1750 crores. After payment of guarantee commission to the tune of ₹ 44.94 crores to the Government of Kerala during the year, the Company made a profit of ₹ 85.27 crores.

### FINANCIAL HIGHLIGHTS OVER THE YEARS (₹ in Crores)



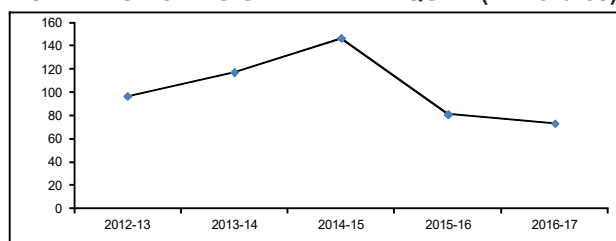
The activities of the Company during the year have resulted in the following direct and indirect benefits to the Government of Kerala.

### DIRECT BENEFITS

(₹ in crores)

|                              | 2016-17      | 2015-16      |
|------------------------------|--------------|--------------|
| 1. Service Charges           | Nil          | Nil          |
| 2. Guarantee Commission      | 44.94        | 38.27        |
| 3. Registration & Filing Fee | 27.83        | 25.50        |
| 4. Rates & Taxes             | 0.21         | 0.20         |
| 5. Dividend                  | 0.00**       | 17.00        |
| 6. State Insurance Premium   | 0.30         | 0.29         |
| <b>Total</b>                 | <b>73.28</b> | <b>81.26</b> |

### CONTRIBUTION TO STATE EXCHEQUER (₹ in crores)





## HIGHLIGHTS

(₹ in Crores)

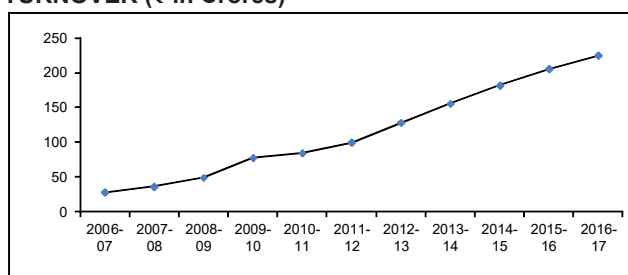
| Years                              | 07-08   | 08-09   | 09-10   | 10-11   | 11-12   | 12-13    | 13-14    | 14-15    | 15-16    | 16-17    |
|------------------------------------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|
| Capital & Reserves                 | 114.29  | 134.43  | 167.87  | 191.13  | 259.20  | 324.42   | 379.63   | 444.95   | 490.37   | 575.64   |
| Turnover *                         | 3642.73 | 4930.12 | 7754.76 | 8441.05 | 9946.83 | 12799.02 | 15570.54 | 18200.00 | 20520.00 | 22504.49 |
| Fixed Deposits**                   | 1555.78 | 1876.46 | 2466.58 | 2571.93 | 3141.52 | 4151.71  | 5472.46  | 6708.19  | 7900.21  | 9801.75  |
| Profit After Tax                   | 5.44    | 12.48   | 38.11   | 27.94   | 72.75   | 69.89    | 59.88    | 70.72    | 35.87    | 85.27    |
| Branches(Nos.)                     | 271     | 299     | 337     | 376     | 387     | 460      | 501      | 507      | 600      | 568      |
| Employees(Nos.)                    | 4183    | 4227    | 4586    | 5040    | 5186    | 5203     | 5112     | 5585     | 6426     | 6819     |
| Contribution to State exchequer*** | 35.87   | 45.84   | 63.34   | 75.98   | 87.96   | 96.67    | 117.09   | 146.39   | 81.26    | 73.28    |

\* Turnover includes total auctioned sala and loans outstanding but does not include deposits

\*\* Fixed deposits include short term deposit and Chitty Security Deposit in Trust

\*\*\* The contribution to State Exchequer includes-Service charge (till 2014-15), Guarantee Commission, Registration & Filing Fee, Rates & Taxes, Dividend and insurance.

## TURNOVER (₹ in Crores)



## CHITTY

The total sala of chitties conducted from all the branches put together rose to ₹ 1520.54 crores as against ₹ 1432.43 crores at the end of the previous year, registering an increase of 6%, translating to ₹ 88.11 crores during the year under report. The subscriber base decreased to 1,669,480 nos. in 2016-2017 from 17,04,351 nos. in 2015-2016.

## Ponnonna Chittikal and Puthuvarsha Chittikal

During 2016-17 there were three chitty campaigns in place viz Low key campaigns, Bhagya Varsha Chittikal and Bhagya Sreyas Chittikal ie Ponnona Chittikal 2016 and Puthuvarsha Chittikal 2017. As the name suggests, low key campaign was conducted without much attractive offers and was introduced during the first quarter. We could do a total chitty sale of ₹. 444.01 crores during the year.

## LOANS &amp; ADVANCES

The Company continued to give high importance to its loan portfolio in line with its social objectives.

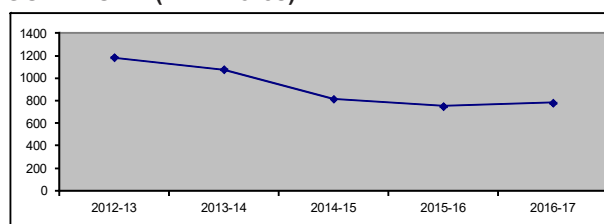
The breakup of overall loan portfolio as on 31.03.2017 is as under:

|                                     | Amount<br>(₹ in crores) | Composition (%)<br>of total loans |
|-------------------------------------|-------------------------|-----------------------------------|
| Gold loan                           | 782.10                  | 17                                |
| Reliable Customer Loan<br>(RCL)&FDL | 1637.34                 | 34                                |
| New Chitty Loan (NCL)&PBL           | 1569.05                 | 33                                |
| Others                              | 795.26                  | 16                                |
| <b>Total</b>                        | <b>4783.75</b>          | <b>100</b>                        |

## GOLD LOAN

Total gold loan disbursed during the reported year was ₹. 1696.77 crores and the total outstanding as on 31<sup>st</sup> March, 2017 stood at ₹ 782.10 crores as against ₹ 752.64 crores for the previous year.

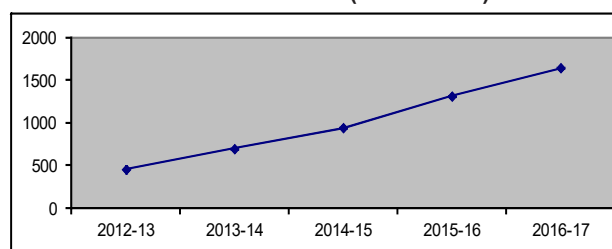
## GOLD LOAN (₹ in Crores)



## RELIABLE CUSTOMER LOAN (RCL) &amp; FIXED DEPOSIT LOAN (FDL)

Disbursements amounting to ₹ 1004.67 crores were made under the Reliable Customer Loan Scheme & FD Loan during the year and the total outstanding as on 31.03.2017 increased to 1637.34 crores as against ₹1311.45 crores as on 31.03.2016.

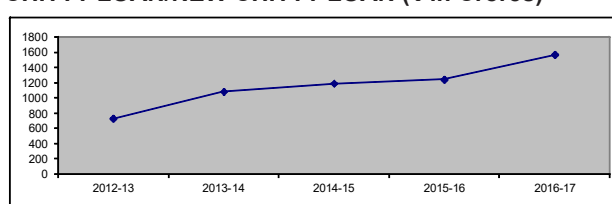
## RELIABLE CUSTOMER LOAN (₹ in Crores)



## CHITTY LOAN/NEW CHITTY LOAN

Chitty loan/New Chitty loan amounting to ₹ 918.60 crores was disbursed during the year and the total loan outstanding as on 31.03.2017 rose to ₹ 1569.05 crores as against ₹.1243.53 crores for the previous year.

## CHITTY LOAN/NEW CHITTY LOAN (₹ in Crores)







### NEW HOUSING FINANCE SCHEME

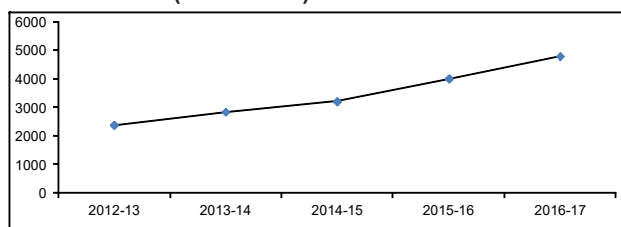
During the financial year under review, a total sum of ₹ 335.80 crores was disbursed under the scheme. The total loan outstanding including loans under the Old Housing Finance Scheme as on 31<sup>st</sup> March, 2017 increased to ₹ 629.67 crores as against ₹ 361.55 crores for 2015-16.

### CONSUMER /VEHICLE LOAN

Total amount of advance disbursed during the year under Consumer/Vehicle loan scheme was ₹ 11.83 crores against ₹ 11.11 crores of the last year. The outstanding advance under both, Hire Purchase and Consumer Vehicle Loan scheme as on 31<sup>st</sup> March, 2017 increased to ₹ 37.61 crores as against ₹ 36.78 crores for the previous year.

It could be noticed from the above that the Company's all major schemes like Chitty, Reliable Customer Loan/FD loan, New Chitty Loan and New Housing Finance Scheme showed increasing trend vis-à-vis previous year, except Gold Loan. In short, the net result reflects a better position in total advances during the year as total advances, during 2016-17 rose to ₹4783.75 crores as against ₹ 4009.20 crores for 2015-16, signifying an increase of ₹ 774.55 crores which translates to 19%.

### TOTAL LOANS (₹ in crores)



### DEPOSITS

The total deposits viz Fixed/Short term Deposits under Government Guarantee increased to ₹ 6598.44 crores as on 31.03.2017 as compared to ₹. 5384.21 crores as at 31.03.2016. The amount outstanding under Sugama Deposit, under Government guarantee, as at 31.03.2017 rose to ₹ 688.40 crores whereas the previous year's balance was ₹. 549.59 crores as on 31.03.2016. The short term deposit rose to ₹ 191.56 crores as on 31.03.2017 from ₹. 170.86 crores as on 31.03.2016.

The breakup of deposit portfolio as on 31.03.2017 was as under;

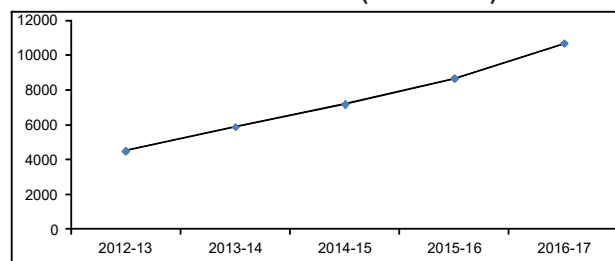
|                          | Amount<br>(₹ in crores) | Composition (%)<br>of total Deposits |
|--------------------------|-------------------------|--------------------------------------|
| Fixed Deposit            | 6598.44                 | 88                                   |
| Sugama                   | 688.40                  | 09                                   |
| STD(Short Term Deposits) | 191.56                  | 03                                   |
| <b>Total</b>             | <b>7478.40</b>          | <b>100</b>                           |

### DEPOSIT IN TRUST

The Deposit in Trust Scheme meant for prized subscribers which enable them to deposit amount equivalent to their future liability in the chitty stood at ₹ 3011.74 crores as on 31.03.2017 as against ₹ 2323.01 crores as on 31.03.2016.

The total deposits of the year ended 31.03.2017 was at ₹ 10490.14 crores as against ₹ 8504.74 crores as on 31.03.2016, representing a growth of 23%.

### TOTAL DEPOSITS (₹ in crores)



During the year under review, there were no deposits that were due for transfer to Investor Education Protection Fund (IEPF) Account of the Central Government on the expiry of seven years after maturity. There is regular follow up on the part of the Company to redeem unclaimed deposits.

### NON-PERFORMING ASSETS

The total dues as on 31.03.2017 stood at ₹1684 crores which included RR dues of ₹ 308 crores and Non RR dues of ₹ 1376 crores respectively. For the previous year RR dues stood at ₹ 669 Crores and Non RR dues at ₹ 852 Crores thus making total dues as on 31.03.2016 to ₹ 1521 Crores. The Company has always accorded top priority for preventing fresh NPAs and for reducing existing default level. Company is giving emphasise to 'current action for current default' policy to reduce the default levels. A multi pronged strategy comprising effective follow up and activation of settlement process for reducing both RR and non RR files is actively followed.

### RISKS AND CONCERNS

Risk is an integral part of the financial/Chitty business. The essential functions of risk management are to identify measure and more importantly monitor the risk profile of the Company. Business and revenue growth have therefore to be aligned in the context of the risks embedded in the Company's business strategy and balance sheet of the various types of risks the Company is exposed to, the most important are credit risk, market risk, liquidity risk and operational risk. Management of risk is aiming at achieving best trade-off between risk and return, becomes a national corollary. Sound risk management is critical to the success of a Financial Institution. Business and revenue growth have therefore to be weighed in the context of the risks embedded in the business strategy. The Company has put in place a mechanism to minimise operational risks by way of effective control systems, a system of constant review and an ongoing internal audit programme. The risk management function attempts to anticipate vulnerabilities at the transaction level or at the portfolio level through quantitative examinations of embedded risks.

### PROGRESS IN OTHER LINES OF BUSINESS

Safe deposit lockers are an important area for the company in generating alternative income. The Company's money transfer business with Western Union Money Transfer (WUMT) and X press Money is doing well. The Company is also exploring other avenues for increasing fee-based income.

### INFORMATION TECHNOLOGY

Core solution (CASBA) which was rolled out during 2016-17 was more or less stabilised during 2017-18. Networking of branches through core solution CASBA was successfully completed at all branches during 2016-17. The roll out of new software is expected to bring in significant reduction in our overall service delivery mechanism, thereby improving



our overall customer satisfaction. The new software will also enable us to complete Audits in a much more systematic and time bound manner. Quality of MIS is also expected to improve in the fully computerised environment.

### SERVICE QUALITY

Company clearly understands that the increase in business turnover and number of customers has added to its responsibility to ensure quality service. Rising to the expectations of young generation is a challenge in the daily changing technology scenario. Further, introduction of NRI chitties, in view of amendments in FEMA also demands adoption of latest technologies. The implementation of CASBA is a step in this direction. Total CASBA implementation was announced by the Hon'ble Chief Minister at Thiruvananthapuram on 11.04.2017. Company is also in the process of adopting other technology developments like, e- pass book, audio bridge, e-auction etc. These facilities will be highly useful to NRI customers. Company is also providing training to its staff at Head Office and at its various Regional Office training centres, on latest technologies. The training programmes are designed to develop competency of operating personnel while imbibing the right spirit and culture through an effective learning process.

### RIGHT TO INFORMATION ACT - 2005

The Right to Information Act introduced in 2005 has entered into a matured level now and the Company is giving utmost importance to transparency in its functioning and maximum information is made available in website, so that the public will have to resort to the Right to Information Act minimum. Over the years an effective system has evolved for complying with the requirements of Right to Information Act – 2005. As required by the Act the Company has designated Assistant Public Information Officers, Public Information Officers and Appellate Officer. At branches, Branch Managers are Public Information officers for the Branch concerned and one of the Assistant Managers is designated as Assistant Public Information Officer. At SDT Offices also, PIOs and APIOs are appointed. At all Regional Offices, Assistant General Managers (Region) are PIOs and one Chief Manager/Senior Manager is designated as APIO in each Regional Office. At Head Office of the Company, following officers are appointed as PIOs, APIO and Appellate Authority. The Company is complying with the latest circulars and directions under the Act.

#### PIOs and APIO under Right to Information Act 2005 at HO

| Name                     | Designation                                  | Department                                  | Status under RTI               |
|--------------------------|--|---|--------------------------------|
| K V Jayaprakashan        | General Manager (Finance)                    | Accounts                                    | PIO                            |
| V P. Subaramanian        | General Manager (Business)                   | Business                                    | PIO                            |
| S K Sanal                | Deputy General Manager (P&HR)<br>(In Charge) | Personnel and Human<br>Resource Development | PIO                            |
| Smt. Chitra Shashidharan | Deputy General Manager (IA&V) I/C            | Internal Audit &Vigilance                   | PIO                            |
| Pramodan.A               | Asst.General Manager(Legal)                  | Legal                                       | PIO                            |
| Nisha.A.B                | Asst.General Manager(IT)                     | Information Technology                      | PIO                            |
| Madhumohan.C.K           | Asst.General Manager (P&B) -In charge        | Planning &Business                          | PIO                            |
| Shafeeck Ahamed.V.M.H    | Chief Manager                                | Recovery                                    | PIO                            |
| Jose K.V                 | Chief Manager(GAD)                           | General Administration                      | PIO                            |
| V.R. Manoj Kumar         | Company Secretary                            | Secretarial                                 | PIO(Secretarial)& APIO for HO. |
| A. Purushothaman         | Managing Director                            |   | Appellate Officer              |

According to the provisions of the Act, information should be furnished within 30 days from the date of receipt of request in normal cases. If not satisfied with the reply of Public Information Officer (PIO), first appeal shall be filed with Appellate Officer (AO) and 2<sup>nd</sup> appeal lies with Information Commissioner. The Company received a total of 244 requests under RTI Act at Head Office alone during the year 2016-17.

### HUMAN RESOURCES DEVELOPMENT

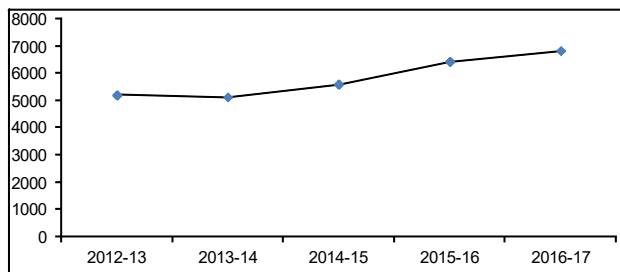
Highly motivated, loyal and satisfied employees represent the basis of all successful organizations. Company believes that customer service is a key to the growth in the present competitive environment and quality of human resources play a very important role in ensuring this. In service sector the manpower should be well trained and updated about present economic and financial situations, globally. Company has a team of committed, self-motivated and empathetic workforce, who strive to meet the customers' requirements. Company is providing continuous training to its employees in various levels to meet the challenges in the financial services industry. The trainings are mainly concentrated on technology aspects, dealing with customers and updating product knowledge. The Company accords utmost importance to the process of skill enhancement and IT module is an integral part of all training programmes. As Company is giving thrust to loan products too in recent years, product training has attained particular importance. Steps has been initiated to implement fully fledged HRMS software shortly.





The total staff strength of the Company as on 31<sup>st</sup> March 2017 was 6819 numbers comprising 1919 Officers, 3469 Assistants and 936 Subordinate staff besides 495 Part-Time employees.

#### NUMBER OF EMPLOYEES



The requirement of disclosure under Section 134 of the Companies 2013 read with the Companies (Particulars of Employees) Rules, 1975, as amended vide GSR 289 (E) dated March 31, 2011 Companies (Particulars of Employees) Amendments Rules, 2011 does not apply to any of the Company's employees.

#### THE ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES:

A brief outline of the Company's CSR Policy is as under;

##### CSR Policy:

Corporate Social Responsibility (CSR) is the Company's commitment to its stakeholders to conduct business in an economically, socially and environmentally sustainable manner that is transparent and ethical. KSFE is committed to undertake CSR activities in accordance with the provisions of Section 135 of the Indian Companies Act, 2013 and related Rules. KSFE believes that corporate development has to be inclusive and every corporate has to be responsible for the development of a just and humane society that can build a national enterprise. KSFE commits itself to contribute to the society in ways possible for the organization and has set up its core CSR team, as a means for fulfilling this commitment.

##### Overview of Activities:

In line with the CSR policy and in accordance with Schedule VII of the Companies Act, 2013, KSFE undertake various activities which have significant impact on the society. These activities include:

Making available safe drinking water to Schools, Hospitals and other Institutions  
Constructing Toilets and Urinals in Government and aided schools  
Providing Generator, Computer and equipments, buses for transportation of students to schools.  
Providing tables, chairs and other equipments for schools, Anganavadis for mid day meal distribution and Libraries.  
Provide Vehicles, wheel chairs and other equipments to Old age Homes and Institutions for the mentally challenged children  
Providing Dialysis Units and other medical equipments to Government Hospitals  
Providing Ambulances to hospitals and street lights in Pan-chayath areas.  
Providing sports equipments to schools and supporting libraries.

Company's CSR mission is to contribute to the social and economic welfare of the community. Through these CSR spent, KSFE touch upon the lives of many. The CSR Committee confirms that the implementation and monitoring of CSR Policy is in compliance with CSR objectives and Policy of the Company.

#### Web-Link to the CSR Policy:

[http://ksfe.com/latest/CSR\\_Policy\\_for\\_KSFE](http://ksfe.com/latest/CSR_Policy_for_KSFE)

#### Composition of CSR Committee:

The company understands its responsibility towards the society and environment in which it operates. The company has constituted Corporate Social Responsibility Committee at the board level to monitor the CSR activities.

#### Members of the Committee as on 31.03.2017 were:

1. Sri. Peelipose Thomas : Chairman
2. Adv. Reji Zachariah : Member
3. Adv. V K Prasad : Member
4. Sri. Vijayan Cherukara : Member
5. Sri. R Mohammad Sha : Member
6. Sri. P K Anandakuttan : Member
7. Sri. Purushothaman A : Member

The composition is as per Companies Act, 2013 and Companies (Corporate Social Responsibility Policy) Rules, 2014.

Average net profit of the Company for the last three financial years: ₹. 175.88 crores

Prescribed CSR Expenditure (two per cent of the amount as above): ₹. 3.51 crores

Details of CSR spent during the Financial Year:

- a. Total amount to be spent for the Financial Year 2016-17: ₹. 3.51 crores.
- b. Amount unspent, if any: ₹. 3.51 crores
- c. Manner in which the amount spent during the financial year is detailed below:

During FY 2016-17, the amount earmarked for CSR activities was ₹. 3.51 crores. No amount could be spent during FY 2016-17 from the said allocation as CSR Committee was reconstituted only during the end of the third quarter of the said FY. As such, the amount earmarked for FY 2016-17 amounting to ₹. 3.51 crores is carried forward to next fiscal i.e. FY 2017-18

#### AUDITORS

The following firms of Chartered Accountants were appointed as Auditors of the Company for its Head Office/Regional Office/Branches for the financial year 2016-17 by the office of Comptroller and Auditor General of India, New Delhi:

|   |   |
|---|---|
| 1. M/s. Krishnamoorthy & Krishnamoorthy.<br>Chartered Accountants<br>(SR0358), 1 <sup>st</sup> Floor,<br>Devadatham complex<br>Thrissur-680 001 | Statutory auditors for<br>Head Office &<br>Consolidation of Accounts.<br>Branch Auditors for<br>Paliyam Road,<br>Thrissur Region. |
| 2 M/s. Dharmalingam & Associates<br>Chartered Accountants<br>TC 41/368, Sivas Kuriyathai<br>Manacaud,<br>Thiruvananthapuram- 695 009            | Branch Auditor,<br>Thiruvananthapuram<br>Region   |
| 3. M/s. JRS Co.,<br>Chartered Accountants<br>(SR 1075), 2 <sup>nd</sup> Floor, Vaidya Towers,<br>Residency Road, Chinnakkada,<br>Kollam- 691001 | Branch Auditor,<br>Kollam Region  |



|  |  |                               |                      |  |
|--|--|-------------------------------|----------------------|--|
| 4. M/s. Sasi Vijayan & Rajan<br>Chartered Accountants<br>72, PHRWA,<br>Power House Link Road<br>Palarivattom, Kochi-682 025                            | Branch Auditors<br>Kottayam Region                                   | Smt.P.A.Shyla                 | Director             | Resigned as Director<br>of the Company vide<br>G.O.(Rt) No.734/2016/<br>TD dated: 22.09.2016.              |
| 5.M/s. Balan &Co<br>Chartered Accountants,<br>181 D,Anatha Buildings<br>Karikkamuri, Mahakavi G Road<br>Cochin-682 011                                 | Branch Auditors,<br>Ernakulam Region.                                | Sri.M.M.Francis               | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 6.M/s. Ayyar & Cherian<br>Chartered Accountants,<br>(SRO 123),17/12A, 2 <sup>nd</sup> Floor<br>Madhav Mansion, Jail Road<br>Puthoyara, Calicut-673 004 | Branch Auditors,<br>Kozhikode Region.                                | Sri.Tomy.K.Thomas             | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 7.M/s.Jacob& George<br>Chartered Accountants,<br>BB Complex, South Bazar<br>Kannur – 670 002   | Branch Auditors,<br>Kannur Region.                                   | Sri.P.M.Shereef               | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 8. M/s Sankar & Moorthy,<br>T.C. 37/1271, SCNRA-9, West Fort,<br>Fort P.O., TVM-695 023, Kerala  | Branch Auditors<br>Attingal Region.                                  | Sri.<br>Thomas.P.Kuruville    | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 9.M/s Elias George & Co.,<br>38/1968A,. EGC House, H.I.G.<br>Avenue  | Branch Auditor<br>Kattapana Region.<br>Gandhi Nagar,<br>Kochi-682020 | Sri.K.Sankaran<br>Master      | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 10.M/s Mohan & Mohan Associates,<br>Karunalayam, Wayanad Road,<br>Calicut-673 001  | Branch Auditor<br>Malappuram Region                                  | Sri.Biju Mattappallil         | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
| 11.M/s Elias George & Co.,<br>38/1968A,. EGC House, H.I.G. Avenue<br>Gandhi Nagar, Kochi-682 020   | Branch Auditor<br>Allapuzha<br>Region.                               | Adv.Justin John               | Director             | Resigned as Director of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.            |
|  |  | Sri. Joshi Paul Ve-<br>liyath | Managing<br>Director | Resigned as Managing<br>Director of the Com-<br>pany vide G.O.(Rt)<br>No.978/2016/TD dated.<br>20.12.2016. |

## DIRECTORS

There were changes in the board during the period under review. The following Directors of the company resigned from the board as below:

The following Director were appointed on the board during the period under review:

|                           |               |  |   |          |  |
|---------------------------|---------------|--|---|----------|--|
| Sri.P.T.Joseph            | Chairman      | Resigned as Director<br>and Chairman of the<br>Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016.        | Sri. Peelipose Thomas<br>Kizhakel, Koipuram<br>Pullad po Pathana-<br>mthitta 689548 | Chairman | Appointed as Director and<br>Chairman of the Com-<br>pany vide G.O. (M.S)<br>No. 101/2016/TD dated:<br>10.11.2016. |
| Adv.Job Michil            | Vice Chairman | Resigned as Director<br>and Vice – Chairman of<br>the Company vide G.O.<br>(RT.) No. 967/2016/TD<br>dated: 15.12.2016. | Sri. Devadassan IAS<br>I G Registrations<br>Kerala,<br>Thiruvananthapuram           | Director | Appointed as Director of<br>the Company vide G.O.<br>(Rt) No. 682/2016/TD<br>dated: 02.09.2016.                    |
| Mir Mohammed<br>Ali.I.A.S | Director      | Resigned as Director<br>of the Company vide<br>G.O.(Rt) No.682/2016/<br>TD dated: 02.09.2016.                          | Sri. S Muraleedharan,<br>Additional Secretary<br>Finance<br>Thiruvananthapuram      | Director | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 734/2016/TD<br>dated: 22.09.2016                    |
| Sri.Isaac Itty            | Director      | Resigned as Director<br>of the Company vide<br>G.O.(Rt) No.682/2016/<br>TD dated: 02.09.2016.                          | Sri. Rajagopal<br>Additional Secretary<br>Taxes,<br>Thiruvananthapuram,<br>Kerala   | Director | Appointed as Director of<br>the Company vide G.O.<br>(Rt) No. 682/2016/TD<br>dated: 02.09.2016.                    |
|                           |               |  | Adv. Reji zachariah<br>Pallipeedikayil South<br>Papamdy po Kottayam<br>686521       | Director | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 10.11.2016.                   |
|                           |               |  | Adv. V K Prasad<br>235 B 2, Kedaram, 33,<br>Vennala, Kochi 682028                   | Director | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 10.11.2016.                   |



|  |                      |   |
|--|----------------------|---|
| Sri. P C Pillai<br>No.14, Vinayaka<br>Nagar<br>Thiruvananthapuram –<br>695018              | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 10.11.2016 |
| Sri. K N Gangadharan<br>B5 Chitra Nagar Vat-<br>tiyoorkavu Trivandrum<br>695013.           | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 10.11.2016 |
| Sri. D Narayana<br>A-4, Krishnanagar,<br>Ulloor Pattom P.O<br>Thiruvananthapuram<br>695004 | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 10.11.2016 |
| Sri.R Mohammed<br>Shah<br>Ramanalukkal House,<br>Mangalam Po Tirur<br>Malappuram 676561    | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 105/2016/TD<br>dated: 14.12.2016 |
| Sri. Anandakuttan P K<br>14/101, Geethalayam,<br>Vadavathoor Po, Kot-<br>tayam 686010      | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 14.12.2016 |
| Sri. Vijayan Cherukara<br>Prasadam, Puzhamudi<br>po,<br>Wayanad - 673122                   | Director             | Appointed as Director of<br>the Company vide G.O.<br>(M.S) No. 101/2016/TD<br>dated: 14.12.2016 |
| Sri. P V Unnikrishnan<br>Tra 41, Granma<br>Thirunagar,<br>Thiruvananthapuram<br>695581     | Director             | Appointed as Director of<br>the Company vide G.O.<br>(Rt) No. 101/2016/TD<br>dated: 26.12.2016. |
| Sri. A Purushothaman<br>Vrindavan<br>Muthambi Road,<br>Koyilandi P O<br>Kozhikode          | Managing<br>Director | Appointed as Director of<br>the Company vide G.O.<br>(Rt) No. 978/2016/TD<br>dated: 20.12.2016. |

The Board of Directors of Company comprised of 14 Directors including Chairman and Managing Director, as on 31.03.2017.

## COMPLIANCE DEPARTMENT

The Company has institutionalized a strong compliance culture and mechanism across the organization, pursuant to its strategic goals of transparency and trust, among all its stakeholders. Company Secretary is responsible for ensuring compliance of various Acts, Rules and regulations especially Companies Act, 2013. One of the key functions of this department includes, dissemination of key regulatory updates affecting the various business verticals of the Company, review of processes from a regulatory compliance perspective, provide guidance on compliance-related matters, among others.

## INTERNAL AUDIT & VIGILANCE

There is a mechanism in place for conducting audit of all its branches at regular intervals. Company has 21 teams for conducting regular inspection of the branches at periodical intervals. In addition to the above, Company conducts surprise Inspection of gold & cash, exclusive gold loan asset verification etc. at branches. Also, the frequency of gold loan Inspection has been increased. Company is in the process of increasing the number of audit teams and equipping them with modern facilities. This will strengthen the internal audit and Vigilance mechanism of the Company. The Internal Audit & Vigilance department of the Company is at present headed by Deputy General Manager (Internal Audit & Vigilance)

## DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to the requirements of Sec.134 (5) of the Companies Act, 2013, the Board of Directors hereby declares that:

- In the preparation of the annual accounts for the financial year ended 31st March, 2017, the applicable Accounting Standards except AS 17 had been followed along with proper explanation relating to material departures:
- The Directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at the end of the financial year 2016-17 and of the profit and loss of the Company for that period.
- The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- The Directors had prepared the Annual accounts for the financial year ended 31st March, 2017, on a going concern basis
- The directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively and
- They have laid down internal financial controls to be followed by the Company and such internal financial controls are adequate and operating effectively;

## EXPLANATION FOR AUDITORS' COMMENTS IN THE REPORT

### Accounting treatment of Auction Dividend:

The auction dividend of ₹ 937,46,37,987.49/- shown under the "current liability" is the cumulative total of the outstanding balance of dividend as at the year end, including (i) the amount subsequently payable to the eligible "live" subscribers for auction conducted during the last month of the financial year to be distributed/payable in the subsequent month (ii) auction dividend of chitties registered under the erstwhile Kerala Chitty Act, 1975 (iii) the balance amount being the auction dividend pertaining to chitties registered under the CFA, 1982 for which accounting policy as approved by the Board has been implemented by the Company.

Effective 30/04/2012, Hon'ble Supreme Court repealed Kerala Chitty Act 1975 and subsequently Chit Fund Act, 1982 was introduced in Kerala. The Company is strictly following the accounting policy duly approved by the Board and Audit Committee, for accounting of forfeited dividend as income for all chitties registered under CFA 1982, in sync with practices commonly followed by the industry, upholding spirit of the technical note issued by ICAI, judicial pronouncement of various Courts/ Appellate Authority/ Supreme Court, expert opinion of the Tax Consultant, business practices followed by the Company on the subject and based on the provisions of Section 21(c) of the Chit Fund Act, 1982.



The Kerala Chitty Act, 1975 had specifically stated that, the foreman is entitled only for foreman commission and hence the undistributed dividend of prized subscribers in terminated chitty was considered as liability in the Balance sheet. Accordingly in the case of chitties registered under the erstwhile "Kerala Chitty Act, 1975", the Company has not identified and accounted the forfeited dividend on terminated chitties as income in view of lack of specific provision / clauses in the related Chitty Act and also considering the landmark judgement of the Hon'ble Supreme Court in our own case (M/s The Kerala State Financial Enterprises Ltd V/s M.V. Alexander Jacob).

#### **Accounting treatment of General Fund – Gold Loan:**

It represents excess appraisers' fee collected from customers and it does not partake the character of a liability. Comments have been noted for appropriate further action.

#### **Non adjustment of Terminated Chitties:**

The unadjusted amount in terminated chitties and balances existing in appropriate ledgers in terminated and closed chitties, and terminated but not closed chitties, are included in the current liabilities. Steps have been already been initiated for closing all terminated chitties at branch level in a time bound manner.

#### **Non Classification of Advance and Deposits in to current and non-current:**

Advances are classified in the financial statements as per the practice hitherto followed. Steps are being initiated to put in place a system wherein computerized statements showing all advance particulars with security details could be generated. Roll out of CORE solution is expected to facilitate this exercise.

#### **Non reconciliation of Inter Branch accounts, Suspense accounts and other accounts:**

(a) & (b). Steps have been already initiated for completion of pending reconciliation. As branch audit for FY 2017-18 is already over the accounting staff is being assigned with the task of completing pending reconciliation in a time bound manner.

(c)- (f). Noted. Steps being initiated for proper adjustment of various long pending/ outstanding items in a time bound manner.

#### **Confirmation and reconciliation of accounts balances:**

Outstanding balances in all loan accounts are supported by schedules containing details of each loanee. Due to large number of subscribers/customers the procedure of getting balance confirmation from all of them is time consuming and impractical.

Confirmation of balances with banks / Treasury in current deposit account is provided in almost all cases in branches and where ever the same has not been provided, instructions would be issued to obtain the same from the banks / treasury strictly in future.

#### **Classification of Advance and adequacy of provision for bad & doubtful debts:**

Advances are classified as per Schedule III of the Companies Act, 2013 as was the practice hitherto followed. We are in the process of putting in place a system wherein computerized statements showing all advance particulars with security details could be generated. Roll out of CORE solution is expected to facilitate this exercise.

Prudential norms of RBI with regard to provisioning norms are not applicable to the Company by virtue of being a MNBC. However, as a matter of prudence, we have been creating provision for bad and doubtful debts as per the duly approved policy of the Company. The Policy is to create provision on all debts involved in the RR proceedings on the basis of age-wise analysis and in respect of NPA in other advances schemes @40% of the NPA amount.

#### **Application of Non-performing Assets (NPA) norms facility instead of borrower wise:**

As per the Company's accounting policy, interest due but outstanding up to six months of NCL account is categorized as interest income and those NCL account which are in default for more than six months is categorized as NPA accounts as in the case of other advances and loans. Steps will be initiated to classify debts on facility wise basis as against on borrower wise basis.

#### **Provision for financial impact of fraud identified during the year:**

The Company is making 100% write-off on all crystallized and irrecoverable losses, if any, ascertained by the management and approved by the Audit Committee and Board. As per the policy consistently followed by the Company, any deliberate fraud/misappropriation committed by the employees, the loss will be recovered from the employees concerned either from the salary or from terminal benefit after completing suitable enquiry and disciplinary proceedings. Hence, generally 100% write-off / provision is not provided in such cases as the amount is generally recovered from the officials concerned.

In the case of fraud/irregularities committed by public, agents etc, the Company will ascertain the loss, if any, through special audit and appropriate action including legal action and revenue recovery action, etc is initiated to recover any such losses incurred from the concerned.

Irrespective of the policy and practice hitherto followed, from F.Y. 2016-17 provisions @ 50% of the amount involved is provided in the accounts as against the existing rate of 20%. Cumulative provision under this head amount to ₹ 2,55,57,290/- as at the end of FY 2016-17.

#### **Migration Audit:**

As applicable to any other institution/banks minor issues initially with respect to implementation of automation of process was there, and steps are taking continuously to purify any error/errors observed in each financial year. However, so far no serious drawbacks or any impact on operating profit is detected due to automation process. Steps are being initiated for completion of migration/application/systems audit in a time bound manner.

#### **Interest accrued on security deposits with treasury:**

As per Chit Fund Act 1982 (CFA), CSD is being created in the name of Assistant Registrar of chits. Difficulty has been noticed in getting monthly interest thereon. Matter has been reported to the Government on various occasions about the non-receipt of interest. Based on our request Government had issued order dated 28.08.2017, for release of monthly interest of the deposits in the name of Assistant Registrar of Chits for CSD created on or after 01.04.2017.

In case of CSD created before 01.04.2017, interest accrued





thereon is still pending at many branches and the matter is being followed up with Government.

#### **Non-reconciliation of income tax credit as per Form 26 AS:**

Noted. Reconciliation work is in progress.

#### **RELATED PARTY TRANSACTIONS**

There have been no related party transactions between the Company and the Directors, the management or the relatives except for those disclosed in the financial statements. Accordingly, particulars of contracts or arrangements with related parties referred to in Section 188(1) along with the justification for entering into such contract or arrangement in Form AOC-2 does not form part of this report.

#### **MEETINGS OF THE BOARD**

During the period from 01.04.2016 to 31.03.2017 the Board met on 10 occasions. The dates of Board meetings were: - 06.04.2016, 03.05.2016, 18.05.2016, 08.09.2016, 30.11.2016, 14.12.2016, 10.01.2017, 18.01.2017, 27.02.2017, and 20.03.2017.

#### **GENERAL MEETINGS**

During the period 2016-17 four general meetings of the members were held; 47<sup>th</sup> Annual General Meeting was held on 30.09.2016, 45<sup>th</sup> Adjourned Annual General Meeting was held on 04.01.2017, 46<sup>th</sup> Adjourned Annual General Meeting was held on 04.01.2017 and an Extra Ordinary General meeting of the members was held on 26.05.2016

#### **KEY MANAGERIAL PERSONNEL**

Rule 8(5)(iii) of Companies (Accounts) Rules, 2014 prescribes that Report of Directors should contain details of Directors and Key Managerial Personnel. Therefore, in addition to the details of Directors herein above given, it is brought to the notice of shareholders that Mr. K V Jayaprakashan, General Manager (Finance) and Mr. Manoj Kumar VR who held office as Company Secretary continues as such since commencement of the Act and Rules effective 01.04.2014.

#### **SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS**

There have been no significant and material orders passed by the regulators or courts or tribunals impacting Company's going concern status.

#### **PARTICULARS REGARDING CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGO PURSUANT TO SUB SECTION (3) (M) OF SECTION 134 OF THE COMPANIES ACT, 2013**

According to Section 134(3)(m) read with Rule (8) (3) Of The Companies (Accounts) Rules, 2014 we have to report that, though the operations of the Company are not energy sensitive, all attempts are being made to reduce energy consumption to the maximum extent possible. However, the company follows a practice of purchasing and using energy efficient electrical or electronic equipment and gadgets for its operations. Additionally, optimal use of technology may also lead to substantial conservation of energy. We further report that there were no foreign exchange earnings and outgo during the year.

#### **REPORT ON CORPORATE GOVERNANCE**

Company recognizes the importance of good corporate governance. The endeavor of the Company is not only to comply with the regulatory requirements but also to practice good Corporate Governance that lays strong emphasis on integrity, transparency and overall accountability. A separate section on Corporate Governance is annexed to and forms part of this report.

#### **MANAGEMENT DISCUSSION AND ANALYSIS REPORT**

Management Discussion and Analysis Report is attached to and forms an integral part of the Report of the Board of Directors.

#### **SEXUAL HARASSMENT OF WOMEN AT WORKPLACE**

The Company has zero tolerance approach towards any action on the part of any executive/employee which may fall under the ambit of 'Sexual Harassment' at workplace, and is fully committed to uphold and maintain the dignity of every woman staff working in the organization. An Internal Complaints Committee (ICC) has been set up to redress complaints received regarding sexual harassment. The committee provides for protection against sexual harassment of women at workplace and for prevention and redressal of such complaints. All the employees (permanent, contractual, temporary, trainees) are covered under this policy.

Your Directors further state that during the year under review, there were no cases filed pursuant to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

Number of complaints pending as at the beginning of the financial year - Nil

Number of complaints filed during the financial year - Nil

Number of complaints pending as at the end of the financial year - Nil

#### **ACKNOWLEDGEMENTS**

The Board of Directors place on record their sincere appreciation for the support and co-operation extended to the Company by the Government of Kerala, the Reserve Bank of India and various Departments of State Governments, Banks, Auditors and other associates in improving its overall performance during the year 2016-17. The single most important pillar of any organisation is its personnel, more so in the case of a financial service entity like us. The Board gladly acknowledges this fact and thank all of them for their diligence and loyalty towards the Company. The Board expresses its sincere appreciation for the dedicated services rendered by officers and employees of the Company at all levels.

For and on behalf of the Board of Directors,

Sd/-  
**ADV. PEELIPOSE THOMAS**  
**CHAIRMAN**  
DIN: 07682129

Sd/-  
**PURUSHOTHAMAN A**  
**MANAGING DIRECTOR**  
DIN: 07706484

**Place: Thrissur**  
**Date: 18.06.2018**

**FORM NO. MGT 9**  
**EXTRACT OF ANNUAL RETURN**

As on financial year ended on 31.03.2017

Pursuant to Section 92 (3) of the Companies Act, 2013 and Rule 12(1) of the  
Companies (Management & Administration) Rules, 2014

**I. REGISTRATION & OTHER DETAILS:**

|   |  |  |
|---|--|--|
| 1 | CIN  | U65923KL1969SGC002249  |
| 2 | Registration Date  | 06/11/1969   |
| 3 | Name of the Company  | KERALA STATE FINANCIAL ENTERPRISES LIMITED   |
| 4 | Category/Sub-category of the Company                                       | Company limited by shares / State Government company   |
| 5 | Address of the Registered Office & Contact details                         | P B NO 510, 'BHADRATHA', MUSEUM ROAD<br>THRISSUR - 680020, KERALA STATE.<br>Phone: 0487 – 2332255 Fax: 0487 – 2336232<br>Web: www.ksfe.com e-mail: mail@ksfe.com |
| 6 | Whether listed company   | NO   |
| 7 | Name, Address & Contact details of the Registrar & Transfer Agent, if any. | N I L -  |

**II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY (All the business activities contributing 10.00 % or more of the total turnover of the company shall be stated)**

| Sl. No. | Name and Description of main products/services | NIC Code of the Product/service* | % to total turnover of the company |
|---------|--|----------------------------------|------------------------------------|
| 1       | Financial Service Activities                   | 64990                            | 100.00                             |

\* As per National Industrial Classification 2008 – Ministry of Statistics and Programme Implementation.

**III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES**

| Sl. No. | Name and address of the company | CIN/GLN | Holding/ subsidiary/Associate | % of shares held | Applicable Section |
|---------|---------------------------------|---------|-------------------------------|------------------|--------------------|
| 1       | N I L -                         |         |                               |                  |                    |

**IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)**

(i) Category-wise Share Holding:-

| Category of Share-holders | No. of Shares held at the beginning of the year[As on 1-April-2016] |          |       |                   | No. of Shares held at the end of the year[As on 31-March-2017] |          |       |                   | % Change during the year |
|---------------------------|---|----------|-------|-------------------|--|----------|-------|-------------------|--------------------------|
|                           | De-mat  | Physical | Total | % of Total Shares | De-mat   | Physical | Total | % of Total Shares |                          |
| A. Promoters              |   |          |       |                   |  |          |       |                   |                          |
| (1) Indian                |   |          |       |                   |  |          |       |                   |                          |
| a) Individual/HUF         | -   | -        | -     | -                 | -  | -        | -     | -                 | -                        |





|  |     |         |         |     |     |         |         |     |      |
|--|-----|---------|---------|-----|-----|---------|---------|-----|------|
| b) Central Govt  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| c) State Govt(s)   | NIL | 4999998 | 4999998 | 100 | NIL | 9999998 | 9999998 | 100 | 0.00 |
| d) Bodies Corp.  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| e) Banks / FI  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| f) Any other...  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| Sub-total (A)(1):-   | NIL | 4999998 | 4999998 | 100 | NIL | 9999998 | 9999998 | 100 | 0.00 |
| (2) Foreign  |     |         |         |     |     |         |         |     |      |
| a) NRIs-Individuals  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| b)Other Individuals  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| c) Bodies Corp.  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| d) Banks / FI  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| e) Any other...  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| Sub-total (A)(2):-   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| Total Shareholding of Promoters (A) = A(1) + A(2)                        | NIL | 4999998 | 4999998 | 100 | NIL | 9999998 | 9999998 | 100 | 0.00 |
| B. Public Shareholding   |     |         |         |     |     |         |         |     |      |
| 1. Institutions  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| a) Mutual Funds  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| b) Banks/FI  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| c) Central Govt  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| d) State Govt(s)   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| e) Venture Capital Funds   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| f) Insurance Companies   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| g) FIIs  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| h) Foreign Venture Capital Funds   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| i) Others (specify)  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| Sub-total (B)(1):-   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| 2. Non-Institutions  |     |         |         |     |     |         |         |     |      |
| a) Bodies Corp.  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| i) Indian  | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| ii) Overseas   | -   | -       | -       | -   | -   | -       | -       | -   | -    |
| b) Individuals   |     |         |         |     |     |         |         |     |      |
| i) Individual shareholders holding nominal share capital upto Rs. 1 lakh | NIL | 2       | 2       | -   | NIL | 2       | 2       | -   | -    |



|  |            |                |                |               |            |                 |                 |               |             |
|--|------------|----------------|----------------|---------------|------------|-----------------|-----------------|---------------|-------------|
| ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| c) Others (specify)  | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Non Resident Indians   | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Overseas Corporate Bodies  | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Foreign Nationals  | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Clearing Members   | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Trusts   | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Foreign Bodies - D R   | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| Sub-total (B)(2):-   | NIL        | 2              | 2              | -             | NIL        | 2               | 2               | -             | -           |
| Total Public Shareholding (B)=(B)(1)+(B)(2)                                      | NIL        | 2              | 2              | -             | NIL        | 2               | 2               | -             | -           |
| C. Shares held by Custodian for GDRs & ADRs                                      | -          | -              | -              | -             | -          | -               | -               | -             | -           |
| <b>Grand Total (A+B+C)</b>   | <b>NIL</b> | <b>5000000</b> | <b>5000000</b> | <b>100.00</b> | <b>NIL</b> | <b>10000000</b> | <b>10000000</b> | <b>100.00</b> | <b>0.00</b> |

## (ii) Shareholding of Promoters

| Sl. No. | Shareholder's Name | Shareholding at the beginning of the year |                                  |   | Shareholding at the end of the year |                                  |   | % change in shareholding during the year |
|---------|--------------------|---|----------------------------------|---|-------------------------------------|----------------------------------|---|--|
|         |                    | No. of Shares                             | % of total Shares of the company | % of Shares Pledged/ encumbered to total shares | No. of Shares                       | % of total Shares of the company | % of Shares Pledged/ encumbered to total shares |  |
| 1       | Governor of Kerala | 4999998                                   | 100                              | -   | 9999998                             | 100                              | -   | 0.00                                     |

## (iii) Change in Promoters' Shareholding:

| Sl. No | Particulars                             | Shareholding at the beginning of the year |                                  | Cumulative Shareholding during the year |                                  |
|--------|---|---|----------------------------------|---|----------------------------------|
|        |   | No. of shares                             | % of total shares of the company | No. of shares                           | % of total shares of the company |
|        | At the beginning of the year            | 4999998                                   | 100.00                           | 4999998                                 | 100.00                           |
|        | Increase due to allotment on 30.09.2016 | -   | -                                | 5000000                                 | 100.00                           |
|        | At the end of the year                  | -   | -                                | 9999998                                 | 100.00                           |



**(iv) Shareholding Pattern of top ten Shareholders (Other than Directors, Promoters and Holders of GDRs and ADRs):**  
**- NIL -**

| Sl. No. | For Each of the Top 10 Shareholders | Shareholding at the beginning of the year |                                  | Cumulative Shareholding during the Year |                                  |
|---------|-------------------------------------|---|----------------------------------|---|----------------------------------|
|         |                                     | No. of shares                             | % of total shares of the company | No. of shares                           | % of total shares of the company |
|         |                                     |   |                                  |   |                                  |
|         |                                     |   |                                  |   |                                  |
|         |                                     |   |                                  |   |                                  |

**(v) Shareholding of Directors and Key Managerial Personnel:**

| Sl. No. | Shareholding of each Directors and each Key Managerial Personnel                      | Shareholding at the beginning of the year |                                  | Cumulative Shareholding during the Year |                                  |
|---------|---|---|----------------------------------|---|----------------------------------|
|         |   | No. of shares                             | % of total shares of the company | No. of shares                           | % of total shares of the company |
| 1       | RAJAGOPAL REMESACHANDRAN NAIR. - Director   |   |                                  |   |                                  |
|         | At the beginning of the year  | 0   | -                                | 1                                       | -                                |
|         | Date wise Increase/Decrease in Shareholding during the year GO 733/2016/TD 22.09.2016 | -   | -                                | 1                                       | -                                |
|         | At the end of the year  | -   | -                                | 1                                       | -                                |
| 2       | S Muraleedharan - Director  |   |                                  |   |                                  |
|         | At the beginning of the year  | 0   | -                                | 1                                       | -                                |
|         | Date wise Increase/Decrease in Shareholding during the year GO 734/2016/TD 22.09.2016 | -   | -                                | 1                                       | -                                |
|         | At the end of the year  | -   | -                                | 1                                       | -                                |

Note: Directors as on 31.03.2017 have been considered for the purpose of above disclosure.

**V. INDEBTEDNESS**

(Indebtedness of the Company, includes interest outstanding/accrued but not due for payment.)

|   | Secured Loans excluding deposits | Unsecured Loans            | Deposits | Total Indebtedness         |
|---|----------------------------------|----------------------------|----------|----------------------------|
| Indebtedness at the beginning of the financial year |                                  |                            |          |                            |
| i) Principal Amount                                 | 2,73,22,65,243.00                | 86,51,55,71,560.00         | -        | 89,24,78,36,803.00         |
| ii) Interest due but not paid                       | -                                | -                          | -        | -                          |
| iii) Interest accrued but not due                   | -                                | -                          | -        | -                          |
| Total (i+ii+iii)                                    | 2,73,22,65,243.00                | 86,51,55,71,560.00         | -        | 89,24,78,36,803.00         |
| Change in Indebtedness during the financial year    |                                  |                            |          |                            |
| * Addition  | 26,11,28,42.00                   | 20,17,82,49,113.00         |          | 20,20,43,61,955.00         |
| * Reduction   | 2,69,99,99,900.00                | 0.00                       | -        | 2,69,99,99,900.00          |
| Net Change  | 2,67,38,87,058.00                | 20,17,82,49,113.00         | -        | 14,05,91,86,083.00         |
| Indebtedness at the end of the financial year       |                                  |                            |          |                            |
| i) Principal Amount                                 | 58,37,81,85.00                   | 106,69,32,02,673.00        | -        | 106,75,21,98,858.00        |
| ii) Interest due but not paid                       | -                                | -                          | -        | -                          |
| iii) Interest accrued but not                       | -                                | -                          | -        | -                          |
| <b>Total (i+ii+iii)</b>                             | <b>58,37,81,85.00</b>            | <b>106,69,32,02,673.00</b> | <b>-</b> | <b>106,75,21,98,858.00</b> |

**VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL-**


**A. Remuneration to Managing Director, Whole-time Directors and/or Manager:**

| Sl. No. | Particulars of Remuneration   | Total Amount    |                      |   |         |
|---------|---|-----------------|----------------------|---|---------|
|         |   | A Purushothaman | Joshi Paul Velliyath |   | Total   |
| 1       | Gross salary  |                 | 828,514              |   | 828,514 |
|         | (a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 |                 |                      |   |         |
|         | (b) Value of perquisites u/s 17(2) Income-tax Act, 1961                             | -               | -                    | - | -       |
|         | (c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961 - Bonus     | -               | -                    | - | -       |
| 2       | Stock Option  | -               | -                    | - | -       |
| 3       | Sweat Equity  | -               | -                    | - | -       |
| 4       | Commission  | -               | -                    | - |         |
| 5       | Sitting fee   |                 |                      |   |         |
|         | Mobile Allowance  |                 |                      |   |         |
|         | Other   | 22,500          |                      |   | 22,500  |
|         | Total (A)   | 22,500          | 828,514              |   | 850,654 |
|         | Ceiling as per the Act  |                 |                      |   |         |

**B. Remuneration to other directors:**

| A. Independent Directors         |                     |  |                  |                        |       |
|----------------------------------|---------------------|--|------------------|------------------------|-------|
| Sl No.                           | Name                | Fee for attending Board / Committee Meetings | Onam Allowance   | Others, please specify | Total |
| None                             |                     |  |                  |                        |       |
| Total (1)                        |                     |  |                  |                        | NIL   |
| B. Other Non-Executive Directors |                     |  |                  |                        |       |
| Sl. No.                          | Name                | Fee for attending Board/ Committee Meetings  | Mobile Allowance | Others, please specify | Total |
| 1                                | Devadasan IAS       | 2560   |                  |                        | 2560  |
| 2                                | Adv. V K Prasad     | 18360  | 4500             |                        | 22860 |
| 3                                | Adv. Reji Zachariah | 21620  | 3000             |                        | 24620 |
| 4                                | R Rajagopal         | 17280  |                  |                        | 17280 |
| 5                                | Muraleedharan S     | 15280  |                  |                        | 13320 |
| 6                                | Vijayan Cherukara   | 26520  | 4500             |                        | 31020 |
| 7                                | R Mohammed Sha      | 18600  | 4500             |                        | 23100 |
| 8                                | D Narayana          | 15700  | 3000             |                        | 18700 |
| 9                                | K N Gangadharan     | 18360  | 4500             |                        | 22860 |
| 10                               | P V Unnikrishnan    | 10830  | 3000             |                        | 13830 |



|                                |                      |       |      |  |         |
|--------------------------------|----------------------|-------|------|--|---------|
| 11                             | P K Anandakuttan     | 18760 | 4500 |  | 23260   |
| 12                             | P C Pillai           | 18360 | 4500 |  | 22860   |
| 13                             | Justin John          | 8236  |      |  | 8236    |
| 14                             | Thomas P Kuruvilla   | 6670  |      |  | 6670    |
| 15                             | Isaac Itty           | 32140 |      |  | 32140   |
| 16                             | Shyla PA             | 35740 |      |  | 35740   |
| 17                             | Biju M               | 6720  |      |  | 6720    |
| 18                             | Sankaran Kunniyedath | 7710  |      |  | 7710    |
| 19                             | Tomy K               | 5720  |      |  | 5720    |
| 20                             | Shereef P            | 2860  |      |  | 2860    |
| 21                             | Mathew Francis M     | 2560  |      |  | 2560    |
| 22                             | Mir Mohammed Ali     | 19999 |      |  | 19999   |
| 23                             | P Sreeni             | 25000 |      |  | 25000   |
| 24                             | Job Michil           | 1000  |      |  | 1000    |
| Total (2)                      |                      |       |      |  | 390625  |
| Total (B) = (1 + 2)            |                      |       |      |  | 390625  |
| Total Managerial Remuneration* |                      |       |      |  | 1241279 |
| Overall Ceiling as per the Act |                      |       |      |  | N. A.   |

\* Total Managerial Remuneration being A + B

**C. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN MD/MANAGER/WTD: -**

| Sl. No. | Particulars of Remuneration   | Key Managerial Personnel           | Total     |
|---------|---|------------------------------------|-----------|
|         |   | Manoj Kumar<br>(Company Secretary) |           |
|         | Gross salary  | 1,667,206                          | 1,667,206 |
| 1       | (a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 | -                                  | -         |
|         | (b) Value of perquisites u/s 17(2) Income-tax Act, 1961                             | -                                  | -         |
|         | (c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961              | -                                  | -         |
| 2       | Stock Option  | -                                  | -         |
| 3       | Sweat Equity  | -                                  | -         |
| 4       | Commission  | -                                  | -         |
| 5       | Others  | 87,034                             | 87,034    |
|         | Total   | 1,754,240                          | 1,754,240 |


**VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES:**

There were no penalties/punishments/compounding of offences for the year ending 31<sup>st</sup> March 2016.

| Type                                | Section of the Companies Act | Brief Description | Details of Penalty/ Punishment/ Compounding fees imposed | Authority [RD / NCLT/ COURT] | Appeal made, if any (give Details) |
|-------------------------------------|------------------------------|-------------------|--|------------------------------|------------------------------------|
| <b>A. COMPANY</b>                   |                              |                   |  |                              |                                    |
| Penalty                             |                              |                   |  |                              |                                    |
| Punishment                          |                              |                   |  |                              |                                    |
| Compounding                         |                              |                   |  |                              |                                    |
| <b>B. DIRECTORS</b>                 |                              |                   |  |                              |                                    |
| Penalty                             |                              |                   |  |                              |                                    |
| Punishment                          |                              |                   |  |                              |                                    |
| Compounding                         |                              |                   |  |                              |                                    |
| <b>C. OTHER OFFICERS IN DEFAULT</b> |                              |                   |  |                              |                                    |
| Penalty                             |                              |                   |  |                              |                                    |
| Punishment                          |                              |                   |  |                              |                                    |
| Compounding                         |                              |                   |  |                              |                                    |

For and on behalf of the Board of Directors,

Place: Thrissur  
Date: 18.06.2018

Sd/-  
ADV.PEELIPOSE THOMAS  
CHAIRMAN  
DIN: 07682129

Sd/-  
PURUSHOTHAMAN A  
MANAGING DIRECTOR  
DIN: 07706484





## MANAGEMENT DISCUSSION AND ANALYSIS REPORT

### Economic scenario

The Indian economy has weathered many challenges successfully in recent times. Two important domestic policy developments in India: a constitutional amendment making way for the Goods and Service Tax (GST) and withdrawal of the highest denomination notes (₹ 500 and ₹ 1000) which intends to curb black money and running of a parallel economy.

The Indian Economy went through an extremely challenging phase in during FY 2016-17, as the country struggled with a slowdown in the economy, prolonged period of policy inaction, double-digit inflation and an unsupportive external environment. With projected annual growth of 7.5% in 2017-18, India will continue to remain the fastest growing G20 economy. Private consumption is likely to be supported by a hike in public wages and pensions and by higher agricultural production, all of this on the back of a return to normal monsoon. Private investment will revive gradually as excess capacity in some sectors diminishes, infrastructure projects mature, corporate deleverage, banks clean their loan portfolios and the Goods and Service Tax (GST) stabilizes.

### Financial performance

The Kerala State Financial Enterprises Ltd (popularly known as KSFE) continued to lead the chitty sector of the state of Kerala as market leader. The company has grown both in terms of value and volume during the year under review. KSFE established its position as leading MNBC of the country and the market leader in chitty business in Kerala. Company's basic attempt was to transform the economic life of the people who are otherwise sidelined and ensure inclusive growth. During the last 4 decades of operation the company has achieved a dominant market position in areas like personal loan, gold loan, housing loan etc in addition to chitty, the flagship business of the Company. The Company has consistently maintained a consistently rapid pace of growth, demonstrating its ability to scale up and to leverage on its well-established brand name.

For the FY 2016-17 the Company has posted a profit after tax of ₹ 85.27 crores as against ₹. 35.87 crores during the previous year. The Gross income registered an increase of 12.30 % at ₹ 1965 crores as against ₹ 1750 crores of previous years. The earnings per share stood at ₹132/-.

### Opportunities

For the past 4.5 years Company has been providing a wide array of financial services touching up on the life of lakhs of Keralites, cutting across economic, social and demographic parameters. Since the extension of Chit Fund Act to Kerala the industry is now well regulated and offers equal opportunity for all. This situation is very good for healthy growth of law complainant firms. The flagship business of the Company, chitty recorded very good growth this year also. KSFE chitties continued to be the most favoured savings option of Malayalees. This contributed to the business growth of the company. Company's high denomination chitties are very popular among business class of Kerala and they are effectively using this to meet the fund requirement of their business. Now the company is targeting the bottom of the

pyramid and propose to start more small denomination chitties. This will also contribute to the national object of inclusive growth. Majority of the chitty business of the company were continued to mobilise during campaign periods of Bhagya Varsha and Bhagya Shreyas. As Chitty has been excluded from the negative list of FEMA, now NRIs can join chitties their own and can make remittances from abroad. The Company is planning to utilise the situation in big way and the preparations are underway. Company is designing innovative chitty schemes to suit the needs of NRIs and also to adopt the latest available technologies.

The company's loan schemes also staged good growth during the period under review. The loan schemes of the company have also performed well during the recent years. The growth is mainly attributed to modifications introduced in various loan schemes. The company has also adopted new marketing strategies to ensure reach to the potential customers. Though volatility in gold prices is affecting gold loan portfolio, company could post satisfactory performance in this front during the year under review. The growth in housing loan sector was tremendous and company is seeing it as a major loan product of the future. Company's personal loan product, RCL continued as most attractive in this market segment due to the reasonable rate of interest and lack of competition from banks. The growth in Chitty business, particularly high denomination chitties continued to offer good opportunity for NCL growth. The company is adding to its capacity to serve customers in a better way by adopting improved IT options. IT and IT enabled applications will play an important role in the future growth of the company.

### Threats

The de-monetisation policy of the central Government has affected the business potential of the company. This has particularly affected the high denomination chitties of the company. The economic condition from time to time will affect the chitty portfolio of the Company. A stable government policy is very important for the growth of the sector. The falling price of natural rubber is another cause of concern for the company. Though the company has achieved tremendous growth in chitty business and also in chitty related loan products during the past, the competition from new business houses entering into chitty business may increase in coming years. The small players of the sector are also consolidating their business growth after the introduction of CFA. Further, regulatory measures like introduction of GST and its implication on the business of the company is yet to become clear. High tax on chitty etc. is making this instrument of investment unattractive. The uncertainty about the tax implications in GST for chitty business is also a cause of concern for the company. Further, Company has to take steps for attracting and retaining the new generation customers by providing the best available services using most advanced technologies. Further, the regulatory changes introduced by the Government on various sectors have also affected the business of the company.

The Company is facing stiff competition from commercial banks and NBFCs in retail loan segment and it is a threat for its advance portfolio particularly to Gold loan and personal loan schemes. The company has to train its staff well to meet the customer expectations and to improve the loan portfolio. Company has already taken efforts in this direction. The recent changes introduced in housing loan scheme, backed with good advertisement are giving good results.



### Internal Control Systems and their adequacy

Since the introduction of CASBA the internal control systems of the Company has strengthened. It is in commensurate with the size, scale and nature of its operation. The adequacy of the control system is examined by the Management at regular intervals and also by the Auditors. Company is planning to conduct system audit and information audit. The internal auditors carry out audit at regular intervals to identify weaknesses if any, of the system and suggest improvements for better functioning. The progress of internal audit and the issues raised by the internal auditors on the operation of the Company are regularly discussed at the Audit Committee and Board meetings. However, many new measures are suggested for increasing the effectiveness and efficiency of internal audit.

### Human Resources and the infrastructure development

Manpower is the key area and single factor determining the growth of the company. Quality manpower is the most important factor in the success of any financial services company. For this company is imparting regular training to its staff to develop a pro-customer attitude. The induction of new blood into the organization is likely to bring in positive changes in the customer service. Dynamic performance of any organization depends greatly on developing and maintaining an organizational structure and human resources capable of keeping pace with the changing business environment and ensuring staff continuity. Initiatives to strengthen the IT infrastructure and systems have also made good progress.

For and on behalf of the Board of Directors,

Sd/-  
**ADV. PEELIPOSE THOMAS**  
**CHAIRMAN**

Place: Thrissur

Date: 18.06.2018

### CORPORATE GOVERNANCE

#### Company's philosophy on corporate governance

Corporate Governance philosophy of the Company is based on the principles of equity, fairness, transparency, spirit of law and honest communication. Company believes that sound Corporate Governance is vital to retain public confidence, stakeholders' trust and ensure efficient working and proper conduct of the business of the Company. Development of Corporate Governance guidelines is a continuous process which evolves over a period of time and undergoes changes to suit the changing times and needs of the business, society and the nation.

#### Board of Directors

The composition of the Board has been in compliance with the Companies Act and Memorandum and Articles of Association of the Company. As on 31.03.2017 the Board of Directors of the Company comprised 14 Directors including Chairman. Except Managing Director the rest of the Directors are non-executive Directors. The Board of Directors has been functioning in a professional and transparent manner.

During the period from 01.04.2016 to 31.03.2017 the Board met on 10 occasions. The dates of Board meetings were: - 06.04.2016, 03.05.2016, 18.05.2016, 08.09.2016, 30.11.2016, 14.12.2016, 10.01.2017, 18.01.2017, 27.02.2017, and 20.03.2017. Details of attendance are given below;

| Sl No | Name of Director                          | No. of meetings held during the year (after initial appointment) | No. of meetings attended |
|-------|---|--|--------------------------|
| 1     | P.T.Joseph Chairman                       | 3  | 3                        |
| 2     | Adv.Job Michael Vice Chairman             | 3  | 3                        |
| 3     | Isaac Itty                                | 3  | 3                        |
| 4     | Mir Mohammed Ali I.A.S                    | 3  | 1                        |
| 5     | Smt.P.A.Shyla                             | 3  | 3                        |
| 6     | Sri.Tomy.K.Thomas                         | 3  | 3                        |
| 7     | Sri.M.M.Francis                           | 3  | 2                        |
| 8     | Sri.P.M.Shereef                           | 3  | 2                        |
| 9     | Sri.Pappanamcode Sreeni                   | 3  | 1                        |
| 10    | Sri.Thomas.P.Kuruvila                     | 3  | 3                        |
| 11    | Sri.K.Sankaran Master                     | 3  | 2                        |
| 12    | Adv.Justin John                           | 3  | 2                        |
| 13    | Sri.Biju Mattappallil                     | 3  | 2                        |
| 14    | Sri.Joshi Paul Veliyath Managing Director | 6  | 6                        |
| 1     | Adv. Peelipose Thomas                     | 6  | 6                        |
| 2     | Adv. Reji Zachariah                       | 6  | 5                        |
| 3     | Adv. V K Prasad                           | 6  | 6                        |
| 4     | Sri. P C Pillai                           | 6  | 6                        |
| 5     | Sri. Muhammed Sha                         | 6  | 6                        |
| 6     | Sri. P V Unnikrishnan                     | 4  | 4                        |
| 7     | Sri. K N Gangadharan                      | 6  | 6                        |
| 8     | Sri. D Narayana                           | 6  | 5                        |
| 9     | Sri. P K Anandakuttan                     | 6  | 6                        |
| 10    | Sri. S Muraleedharan                      | 7  | 4                        |
| 11    | Sri. Vijayan Cherukara                    | 6  | 6                        |
| 12    | Sri R Rajagopal                           | 7  | 5                        |
| 13    | Sri. Devadasan IAS                        | 7  | 2                        |
| 14    | Sri. A Purushothaman                      | 4  | 4                        |

#### Audit Committee of the Board

The Company has an independent Audit Committee in compliance with the provisions of Section 177 of the Companies Act, 2013. The Audit Committee provides direction to the audit functions and monitors the quality of Internal and Statutory audit. The responsibilities of the Audit Committee include overseeing the financial reporting process to ensure fairness, sufficiency and credibility of financial statements, review of annual financial statements before submission to Board, review of the adequacy of



internal control systems and the internal audit function, review of compliance with laws, inspection of records and audit reports, review of findings of internal audit and discussion on the scope of audit with external auditors.

The Audit Committee of the Company consisted three Directors; Sri. Devadasan IAS, Sri. R Rajagopal, and Sri. S Muraleedharan were the members of the Committee during the period. A total of 03 meetings of the Audit Committee were held during the year on 06.04.2016, 30.11.2016 and 20.02.2017. Details of attendance are given below;

| Sl. No | Name of Member            | No. of meetings held during the period and after appointment | No. of meetings attended |
|--------|---------------------------|--|--------------------------|
| 1      | Sri. Isaac Itty           | 01   | 01                       |
| 2      | Smt. P.A.Shyla            | 01   | 01                       |
| 3      | Sri. Mir Mohammad Ali IAS | 01   | 00                       |
| 4      | Sri. K. Sankaran Master   | 01   | 01                       |
| 5      | Sri. Devadasan IAS        | 02   | 01                       |
| 6      | Sri. R Rajagopal          | 02   | 02                       |
| 7      | Sri. Muraleedharan S      | 02   | 02                       |

## Disclosures

During the year, the Company did not enter into any material related party transactions with its directors or senior management or their relatives that would potentially conflict with and or adversely affect the interests of the Company and against the provisions of The Companies Act. The Company has complied with all the directives issued by all statutory authorities. No penalties and strictures were imposed on the Company by any of the regulatory authorities viz; Reserve Bank of India, Registrar of Companies etc. for non-compliance with any laws, guidelines and directives during the year.

**For and on behalf of the Board of Directors,**

Sd/-

**ADV.PEELIPOSE THOMAS  
CHAIRMAN**

**Place: Thrissur**

**Date: 18.06.2018**

## INDEPENDENT AUDITORS' REPORT TO THE EMBERS OF THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

### Report on the Financial Statements

We have audited the accompanying financial statements of **The Kerala State Financial Enterprises Limited** ("the Company") as at March 31, 2017, which comprises the Balance Sheet as at March 31, 2017, the Statement of Profit and Loss and Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. Incorporated in these

financial statements are the accounts of the Head Office at Thrissur and Regional Office at Thrissur and 62 branches coming under the Thrissur region audited by us and the other 10 Regional Offices namely Kannur, Kozhikode, Ernakulam, Kottayam, Kollam, Thiruvananthapuram, Attingal, Alappuzha, Kattappana and Malappuram and the 506 branches under these regional offices audited by the Regional/Branch Auditors.

### Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates



made by the Company's Directors, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

### Basis for Qualified Opinion

We draw attention to **Annexure-A** to this report regarding:

1. Accounting treatment of Auction Veethapalisa.
2. Accounting treatment of General Fund – Gold Loan.
3. Non adjustment of Terminated Chitties.
4. Non Classification of Advances and Deposits in to current and non- current.
5. Non reconciliation of Inter Branch accounts, Suspense accounts and other accounts.
6. Confirmation and reconciliation of account balances.
7. Classification of Advances and adequacy of provision for bad & doubtful debts.
8. Application of Non-performing Assets (NPA) norms facility wise instead of borrower wise
9. Provision for financial impact of fraud identified during the year
10. Migration Audit.
11. Interest accrued on security deposits with treasury.
12. Non-reconciliation of income tax credit as per Form 26AS.

### Qualified Opinion

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matters described in the Basis for Qualified Opinion paragraph above, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31<sup>st</sup> March, 2017, and its profit and its cash flows for the year ended on that date.

### Emphasis of Matter

We draw attention to the following matters:

1. The practice followed by the company is that the registration of Chits is made after realization of the first installment completely. However, as per the Auditor's report of some of the Regional Auditor's, chits are registered without realization of first installment in a few cases.
2. Some of the branches of the Company have not complied with the Prevention of Money Laundering Act, 2002 and 'Know Your Customer' (KYC) Guidelines formulated by Reserve Bank of India.
3. Documents of loans granted are incomplete in some cases.

Our opinion is not qualified in respect of the above stated matters.

### Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ('the Order') issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the **Annexure 'B'**, a statement on the matters specified in paragraphs 3 and 4 of the Order.
2. As required by Section 143 (3) of the Act, we report that:
  - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
  - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the regions/branches not visited by us.
  - (c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account and with the returns received from the Regional Offices/Branches which have been audited by other regional auditors.
  - (d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016 except for those given in point no.1 of "**Annexure-A**" to this report.
  - (e) On the basis of the written representations received from the directors as on 31st March, 2017 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2017 from being appointed as a director in terms of Section 164 (2) of the Act.
  - (f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in **Annexure 'C'**.
  - (g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
    - i) The company has not quantified the impact of pending litigations on its financial position and not disclosed in its financial statements.





- ii) The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
- iii) There has been no delay in transferring amounts, required to be transferred, to the investor education and protection fund by the Company.
- iv) The Company has provided requisite disclosures in its financial statements as to holdings as well as dealings in Specified Bank Notes during the period from 8<sup>th</sup> November to 30<sup>th</sup> December, 2016. Based on the audit procedures and relying on the management representation and reports of the other regional auditors, we report that the disclosures are made in accordance with books of account maintained by the Company. However, as stated in note 37 in the financial statements, certain borrowers of the Company have directly deposited cash in the Company's bank accounts and we report that we were not made available sufficient appropriate audit evidence to report on the matter including denomination wise details of such deposits, the details of which, as represented to us, are not available with the Company. Further, as stated in Note 37, we report that there have been non-permitted receipts of ₹ 1,88,28,275/-.

3. As required by Section 143(5) of the Act, we give in the **Annexure 'D'**, a statement on the compliance to the Directions issued by the Comptroller and Auditor General of India

**For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants (FRN: 001488S)**

Sd/-

**(K. J. Narayanan)  
Partner**

**Place: Thrissur**

**Date: March 16, 2018**

**Membership Number: 202844**

**Annexure 'A' referred to under Basis for Qualified Opinion Paragraph of the Independent Auditor's Report of The Kerala State Financial Enterprises Limited on the Financial Statements as at 31<sup>st</sup> March 2017**

**1. Accounting treatment of Auction Veethapalisa**

The Auction Veethapalisa ₹9,37,46,37,987/-, Auction Veethapalisa on Terminated Chitties ₹46,04,43,357/- and Forfeited Auction Veethapalisa ₹13,08,26,903/- are grouped under 'Other Current Liabilities' under the head 'Chitty/Kuri' in Note No.6(a)(1) to Balance Sheet. Out of the above, the income portion with respect to undistributed auction veethapalisa on terminated chits

under the Kerala Chitties Act, 1975 is not determined by the Company. Hence, we are not in a position to express an opinion about the quantum of income to be recognized on the terminated chitty accounts in the financial statements and its impact on the profits of the current year. Non-recognition of veethapalisa on forfeited and terminated chits as revenue is not in agreement with the Accounting Standard 9, Clause 18(c) of KSFE Chit Agreement and accepted accounting principles.

**2. Accounting treatment of General Fund – Gold Loan**

An amount of ₹2,12,22,715/- (previous year ₹2,05,80,919/-) in 'General Fund – Gold Loan Account' is included in 'Other liabilities'. This balance is the excess appraisers' fee collected from customers and it does not par take the character of a liability and hence the income is understated by the net increase of ₹6,41,796/- during the year which is not in agreement with the Accounting Standard 9.

**3. Non adjustment of Terminated Chitties.**

The unadjusted amount in terminated Chitties and balance existing in inappropriate ledgers in terminated and closed Chitties, and terminated but not closed Chitties, are included in the current liabilities. The effect, if any, on closure of the said Chitties is not ascertainable at this stage.

**4. Non Classification of Advances and Deposits in to current and non-current**

The Company has not complied with the classification and disclosure requirements of Schedule III of the Companies Act, 2013 with respect to Loans & advances given to the customers and Fixed Deposits accepted from public in to current and non-current.

**5. Non reconciliation of Inter Branch Accounts, Suspense Accounts and Other Accounts**

a) In Note No.12 under 'Other Current Assets', a sum of ₹220,97,66,545/- has been disclosed under Inter-branch current account. This represents unreconciled balances between books of the various branches, Regional offices and the Head office. The company is unable to furnish the particulars of the aforesaid unreconciled amounts, due to which we are unable to quantify the effect on the financial statements for the year ended 31<sup>st</sup> March 2017.

b) The company has not properly accounted or reconciled the inter-branch and head office movements of Fixed Assets, there by understating fixed assets value by ₹27,72,617/- (net). Consequently, the depreciation charged during the year will be less, the value of which cannot be ascertained in the absence of full details.

c) The net credit balance in various suspense accounts included in Other Current Liabilities as on 31<sup>st</sup> March 2017 is ₹2,43,80,29,170/-.



These suspense accounts are unreconciled for a long period. As the reconciliation is pending, we are unable to comment on the impact of the same in the financial statements of the company.

- d) A debit balance of ₹1,74,17,434/- is outstanding in Chitty Instalments Missing Suspense Account, which constitutes cheques received from customers dishonoured and pending collection. In the absence of full details, we are unable to ascertain the effect on the financial statements.
- e) The amount shown in Note No: 28 under the head Revised Bhadratha Social Security Scheme for ₹1,63,48,300/- and Bhadratha Social Security Scheme for ₹17,584/- respectively are subject to confirmation and reconciliation, the effect of which on the accounts is unascertainable.
- f) As per the direction received from Head Office regarding closure of certain long outstanding closed schemes, branches have scrutinized and written off/written back such accounts except the credit balances in Retention Fund of HP, EOHP and NHFS accounts of some branches for ₹81,49,216/- and hence the income is understated by that extent.

1. Confirmation and reconciliation of account balances

- a) Advances under Hire Purchase, Gold Loan, New Chitty Loan, New Housing Finance Scheme, Reliable Customer Loan, Consumer/Vehicle Loan, Sugama Akshaya Overdraft, Amount due from Prized Subscribers, Revenue Recovery Debtors, Finance Payable, various Suspense accounts, Trade Receivables etc. are subject to confirmation from the respective parties and reconciliation and the impact thereof on the financial statements is not ascertainable.
- b) Deposits with Treasury and deposits held by the branches in the name of Assistant Registrars & interest accrued thereon are subject to confirmation, the impact thereof on the financial statements is not ascertainable.

2. Classification of Advances and adequacy of Provision for Bad & Doubtful Debts

The Company has classified all advances vide Note No. 24 amounting to ₹1,87,31,03,57,363/- as advances considered good and fully secured. The Company has not furnished the full particulars of value and nature of security given against which the above advances are secured as on 31.03.2017. In the absence of the details of security given against each loan and age wise classification, we are unable to comment on the adequacy of provision made by the company for bad and doubtful debts on the advances including amount due from prized subscribers and consequently, the effect on profit and loss thereon is not quantified.

3. Application of Non-performing Assets (NPA) provisions facility wise instead of borrower wise

The company is applying NPA norms facility wise instead of borrower wise, which will result in a situation where the same borrower has both performing and non-performing asset at the same time. In the absence of borrower wise details of facilities sanctioned/ given, we are unable to quantify the financial impact of the same.

4. Provision for financial impact of fraud identified during the year

The Company has made a provision of ₹2,55,57,290/- for frauds/misappropriation reported during the year. The adequacy of provision made by the company for various frauds identified cannot be commented upon, due to non-availability of information regarding the security available with the company. The rate of provision for the Fraud/Misappropriation has increased to 50% during the year as against 20% in the previous year. Due to change in estimate of provision during the year, the provision for fraud & misappropriation has increased by ₹2,12,00,000/- and consequently, the profit is decreased by that amount.

5. Migration Audit

The Company is in the process of implementing the Core based accounting system. It is reported that the company has no policy to conduct migration audit. The impact of migration and its consequent effect on the financial statements due to conversion of semi computerized branches to fully automated computerized platform is unascertainable especially in the case where migration audits are pending as on the balance sheet date.

6. Interest accrued on security deposits with treasury

Interest accrued on security deposits with treasury in the name of respective Registrar of Chits for starting new kuries in accordance with Chitty Funds Rules, 2012 up to 31.03.2017 amounting to Rs.2,34,95,93,039/- has not been realized. On representation of the Company to the Government of Kerala, the Government has ordered to pay interest on monthly basis on deposits made from 01.04.2017. Since, the order does not mention about payment of interest accrued on deposits made prior to 01.04.2017, the company will incur loss due to delay and uncertainty of receipt of interest which is not ascertainable.

7. Non-reconciliation of income tax credit as per Form 26AS

Total credit of tax deducted at source (TDS) available for the Company as per Form 26AS is Rs.8,19,854/- whereas the TDS accounted in the books is Rs.4,70,962/- only. Since, the credit of TDS as per the books and Form 26AS have not been reconciled, we are unable to quantify the financial impact thereof in the profit and loss.

The total amount of profit understated due to reasons reported in clauses (2), (5)(f) and (9) above which are quantifiable is ₹2,99,91,012/-.





**ANNEXURE 'B' REFERRED TO IN PARAGRAPH 1 OF THE INDEPENDENT AUDITORS' REPORT OF THE KERALA STATE FINANCIAL ENTERPRISES LIMITED AS OF AND FOR THE YEAR ENDED MARCH 31, 2017**

1. a) The Company has maintained records showing full particulars of Fixed Assets including quantitative details and the situation of fixed assets. However, recording of identification number on fixed assets and proper accounting of inter-branch or inter-regional transfers and their reconciliations are not done.
- b) We are informed that the fixed assets have been physically verified by the management in a phased periodical manner. However, in the absence of unique identification number on fixed assets and the fixed assets register, we are not in a position to comment on the accuracy of such physical verification system.
- c) In our opinion and according to the information and explanations given to us, the title deeds of immovable properties are held in the name of the Company, except in the following cases, where the title deeds were not available for verification.

| Description of property | Location | Area of land | Remarks   |
|-------------------------|----------|--------------|---|
| Land in Sy.No:266/2     | Thrissur | 75 cents     | Value ₹1,73,034/-   |
| Land                    | Kollam   | 15 cents     | Land value is not paid/ accounted in books, as the value is not yet decided by the Govt. of Kerala. |

- 2 The Company did not hold any inventory other than stock of stationery which is not used for trading and hence the provisions of Clause 3 (ii) are not applicable.
- 3 In our opinion and based on Regional Auditors Reports and according to the information and explanations given to us, the Company has not granted any loans, secured or unsecured to companies, Limited liability partnerships, firms or other parties covered in the register maintained under section 189 of the Companies Act, 2013.
4. In our opinion and based on Regional Auditor's Reports and according to the information and explanations given to us, the Company has not given any loans, made any investments, provided any guarantees, and given any security to which the provisions of section 185 and 186 of the Companies Act, 2013 are applicable.
5. The Company has accepted deposits from the public. The deposits are guaranteed by the Government of Kerala and the amount of guarantee

has been enhanced from ₹6000 crore to the extent of ₹7000 crore with effect from 18.04.2017. We are of the opinion that the acceptance of deposits by the company is out of the purview of the directives issued by the Reserve Bank of India and hence the provisions of sections 73 to 76 of the Companies Act, 2013 or any other relevant provisions of the Act are not applicable to the Company due to Kerala Government Guarantee for deposits in the company.

6. As per the information and explanations given to us, the Central Government has not prescribed maintenance of cost records u/s 148 (1) of the Companies Act, 2013 for the business of the Company.
7. a) According to the information and explanations furnished to us and according to the examination of the records, the Company has been regular in depositing undisputed statutory dues including provident fund, employees' state insurance, income-tax, sales-tax, wealth tax, service tax, value added tax, cess and any other statutory dues to the extent applicable to it with the appropriate authorities, except for non- payment of provident fund of a deputed staff for ₹1,18,423/- which fell due from March 2014 onwards. The provisions of customs duty and excise duty are not applicable to the Company.
- b) According to the information and explanations furnished to us, except for provident fund for ₹59,053/- included in ₹1,18,423/- as reported in para 7(a) above, no undisputed amounts payable in respect of employees' state insurance, income-tax, sales-tax, wealth tax, service tax, value added tax, cess and any other statutory dues to the extent applicable to it were outstanding, at the year end, for a period of more than six months from the date they became payable.
- c) According to the information and explanations given to us and based on the records of the company examined by us there are no disputed amounts of income tax, sales tax, wealth tax or cess. The dues outstanding of interest tax and service tax on account of disputes are as follows:

| Name of the Statute    | Nature of the Dues | Amount (₹)   | Period to which the amount relates | Forum where dispute is pending                               |
|------------------------|--------------------|--------------|------------------------------------|--|
| Interest Tax Act, 1974 | Interest tax       | 10,43,48,010 | AY 2000-01                         | Hon'ble Supreme Court of India.                              |
| Finance Act, 1994      | Service Tax        | 11,42,87,649 | 27.09.2012 to 28.09.2013           | Customs, Excise & Service Tax Appellate Tribunal, Bangalore. |
| Finance Act, 1994      | Service Tax        | 65,516       | July 2012 to October 2012          | Commissioner of Central Excise & Customs (Appeals), Kochi.   |
|                        |                    |              |                                    |  |



8. According to the information and explanations given to us and based on the records of the Company examined by us, the Company has not defaulted in repayment of dues to any financial institution or bank or government or debenture holders during the year.
9. The company has not obtained any term loans or raised any moneys by way of initial public offer or further public offer (including debt instruments) during the year.
10. Based upon the audit procedures performed for the purpose of reporting the true and fair view of the financial statements and according to the information and explanations given by the management, no fraud by the Company has been noticed or reported during the course of our audit. However, as informed by the management, there have been certain instances of fraud on the Company by employees where chitty related misappropriations/ improper acceptance of security/document fabrication etc. (excluding chitty inflation) have occurred for amount of ₹2,16,63,898/-. The financial impact of frauds in respect of chitty inflation has not been ascertained. The Company has created a provision for ₹2,55,57,290/- during the year in respect of frauds identified up to end of the year.
11. In our opinion and according to the information and explanation given to us, the provisions of section 197 of the Companies Act, 2013 is not applicable to the company.
12. In our opinion and according to the information and explanation given to us, the Company is not a Nidhi Company. Accordingly, paragraph (xii) of the Order is not applicable.
13. According to the information and explanations given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with section 177 and 188 of the Companies Act, 2013 and the details of such transactions have been disclosed in the financial statements of the Company as required by the applicable accounting standards.
14. According to the information and explanations given to us and based on our examination of the records of the company, the company has not made any preferential allotment or private placement of shares, or any issue of fully or partly convertible debentures during the year. Accordingly, the requirement of Section 42 of the Companies Act, 2013 is not applicable to the company.
15. According to the information and explanations given to us, the company has not entered into non-cash transactions with directors or persons connected with them as referred to in Section 192 of the Companies Act, 2013.
16. According to the information and explanations given to us, we report that the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934.

**For Krishnamoorthy & Krishnamoorthy**  
**Chartered Accountants**  
 (Firm Reg. No.: 001488S)

**Sd/-**  
**(K. J. Narayanan)**  
**Partner**

**Place: Thrissur**  
**Date : March 16, 2018.**

**Membership No.: 202844**

**ANNEXURE 'C' REFERRED TO THE INDEPENDENT AUDITORS' REPORT OF THE KERALA STATE FINANCIAL ENTERPRISES LIMITED AS OF AND FOR THE YEAR ENDED MARCH 31, 2017**

**Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")**

We have audited the internal financial controls over financial reporting of The Kerala State Financial Enterprises Limited ("the Company") as of March 31, 2017 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

**Management's Responsibility for Internal Financial Controls**

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the guidance note on audit of internal financial controls over financial reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

**Auditors' Responsibility**

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the guidance note on audit of internal financial controls over financial reporting (the 'Guidance Note') and the standards on auditing (the 'Standards') issued by ICAI specified under section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was



established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls over financial reporting.

### Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

### Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

### Modified Opinion

According to the information and explanations given to us and based on our audit and on the basis of reports of other Regional/Branch auditors, the following material weaknesses have been identified as at 31<sup>st</sup> March, 2017:

- a) Fixed assets accounting for inter branch transfers is not adequate.
- b) Non reconciliation of inter branch accounts referred to Note No.25 of the financial statements.
- c) Non-reconciliation of various suspense accounts.
- d) Non-adjustments of terminated chitties.

A 'material weakness' is a deficiency, or a combination of deficiencies, in internal financial control over financial reporting, such that there is a reasonable possibility that a material misstatement of the company's annual or interim financial statements will not be prevented or detected on a timely basis.

### Opinion

In our opinion, except for the effects/possible effects of the material weaknesses described above on the achievement of the objectives of the control criteria, the Company has maintained, in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as of March 31, 2017, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

**For Krishnamoorthy & Krishnamoorthy**  
**Chartered Accountants**  
 (FRN: 001488S)

Sd/-  
**(K. J. Narayanan)**  
**Partner**  
**Membership Number: 202844**

Place: Thrissur  
 Date : March 16, 2018.

### ANNEXURE 'D' REFERRED TO THE INDEPENDENT AUDITORS' REPORT OF THE KERALA STATE FINANCIAL ENTERPRISES LIMITED AS OF AND FOR THE YEAR ENDED MARCH 31, 2017

#### Directions under sub-section (5) of section 143 of the Companies Act, 2013

1. **If the Company has been selected for disinvestment, a complete status report in terms of valuation of Assets (including intangible assets and land) and Liabilities (including Committed & General Reserves) may be examined, including the mode and present stage of disinvestment process:**

The company has not been selected for Disinvestment.



- 2 **To report whether there are any cases of waiver/write off of debts/ loans/interest etc; if yes, the reasons thereof, and the amount involved:**  
 (a) Chitty Liability Waiver/Write off at branches with HO sanction: ₹24,79,738/-.  
 (b) Interest on Loans and Chitties waived under One Time Settlement Scheme and through Adalaths conducted by District Legal Service Authority: ₹13,56,54,916/-.  
 (c) Bad Debt written off by Revenue Recovery Department: ₹11,068/-.
- 3 **Whether proper records are maintained for inventories lying with third parties & assets received as gift from Government or other authorities:**  
 No such case is noticed.
- 4 **A report on age-wise analysis of pending legal/ arbitration cases, including the reasons of pendency and existence/ effectiveness of a monitoring mechanism for expenditure on all legal cases (foreign and local) may be given:**  
 Such an age wise report of pending legal/arbitration cases are not maintained by the company. The financial impacts of such pending litigations are also not quantified by the company.

**Sector Specific sub-directions under section 143(5) of the Companies Act, 2013**

**Finance Sector**

- 1 Whether the Company has complied with the directions issued by Reserve Bank of India for:  
 i) Non-Banking Finance Companies (NBFCs);  
**Reply:** KSFE is a Miscellaneous Non- Banking Finance Company.
- ii) Classification of Non-performing assets; and Capital adequacy norms for NBFCs:  
**Reply:** KSFE is a Miscellaneous Non Banking Finance Company and it has complied with the directions of Reserve Bank of India.
- 2 Whether the Company has a system to ensure that loans were secured by adequate security free from encumbrances and have first charge on the mortgaged assets. Further, instances of undue delay in disposal of seized units may be reported:  
**Reply:** In case of loans sanctioned against security of land and building, non- encumbrance certificate has been collected by the branches. Instances of undue delay in disposal of seized units are not available from the accounting system.
- 3 Whether introduction of any scheme for settlement of dues and extensions thereto are in compliance with the policy guidelines of the Company/ Government:  
**Reply:** One Time Settlement Schemes are operated as per the policy guidelines of the company.
- 4 Comment on the confirmation of balances of trade receivables, trade payables, term deposits, bank accounts and cash:  
**Reply:** No confirmation certificates are available for Receivables, Payables and Loans and Advances.
- 5 Whether the bank guarantees are revalidated in time:  
**Reply:** No lapses were noticed by us.

**For Krishnamoorthy & Krishnamoorthy**  
**Chartered Accountants**  
 (FRN: 001488S)

Sd/-  
**(K. J. Narayanan)**  
**Partner**

Membership Number: 202844

Place: Thrissur

Date : March 16, 2018.



# THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

Corporate Office: 'Bhadratha', Museum Road, Thrissur - 680020  
(CIN: U65923KL1969SGC002249)

## BALANCE SHEET AS AT 31st MARCH, 2017

(Amount in ₹)

| PARTICULARS                      | Note No: | As at 31st March, 2017 | As at 31st March, 2016 |
|----------------------------------|----------|------------------------|------------------------|
| <b>I EQUITY AND LIABILITIES</b>  |          |                        |                        |
| <b>1 Shareholders Funds</b>      |          |                        |                        |
| a. Share Capital                 | 2        | 1,000,000,000          | 500,000,000            |
| b. Reserves and Surplus          | 3        | 4,756,408,597          | 4,403,662,585          |
| <b>2 Non-Current Liabilities</b> |          |                        |                        |
| a. Long Term Provisions          | 4        | 907,262,444            | 657,512,000            |
| <b>3 Current Liabilities</b>     |          |                        |                        |
| a. Short Term Borrowings         | 5        | 106,752,198,858        | 89,247,836,803         |
| b. Other Current Liabilities     | 6        | 122,535,016,640        | 113,378,202,895        |
| c. Short Term Provisions         | 7        | 336,520,502            | 387,387,549            |
| <b>TOTAL</b>                     |          | <b>236,287,407,041</b> | <b>208,574,601,831</b> |
| <b>II ASSETS</b>                 |          |                        |                        |
| <b>1 Non-Current Assets</b>      |          |                        |                        |
| a. Property, Plant & Equipment   | 8        |                        |                        |
| (i) Tangible Assets              |          | 215,658,965            | 243,655,217            |
| (ii) Intangible Assets           |          | 1,717,415              | 4,295,038              |
| (iii) Work in progress           |          | 84,112                 | 84,112                 |
| <b>2 Current Assets</b>          |          |                        |                        |
| a. Inventories                   | 9        | 18,993,325             | 19,390,668             |
| b. Cash and Cash Equivalents     | 10       | 41,507,011,097         | 35,726,779,619         |
| c. Short Term Loans and Advances | 11       | 188,566,126,378        | 168,585,499,138        |
| d. Other Current Assets          | 12       | 5,977,815,748          | 3,994,898,040          |
| <b>TOTAL</b>                     |          | <b>236,287,407,041</b> | <b>208,574,601,831</b> |

Significant Accounting Policies  
Notes to Financial Statements

Note 1  
Note 2-38

As per our report of even date

For and on behalf of the Board

For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants  
FRN: 001488S

Sd/-  
Adv. Peelipose Thomas  
Chairman

Sd/-  
K. J. Narayanan  
Partner  
Membership No: 202844

Sd/-  
A. Purushothaman  
Managing Director

Sd/-  
Mini. V.R.  
Director

Sd/-  
S. Sarath Chandran  
General Manager (Finance)

Sd/-  
Manojkumar. V.R.  
Company Secretary

Place: Thrissur  
Date: 16.03.2018



# THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

Corporate Office: 'Bhadratha', Museum Road, Thrissur - 680020  
(CIN: U65923KL1969SGC002249)

## STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2017

(Amount in ₹)

| PARTICULARS   | Note No: | As at 31st March, 2017 | As at 31st March, 2016 |
|---|----------|------------------------|------------------------|
| <b>I INCOME</b>   |          |                        |                        |
| Revenue from Operations   | 13       | 17,451,693,194         | 15,820,664,956         |
| Other Income  | 14       | 2,206,529,761          | 1,684,089,299          |
| <b>Total Revenue</b>  |          | <b>19,658,222,954</b>  | <b>17,504,754,255</b>  |
| <b>II EXPENSES</b>  |          |                        |                        |
| Employee Benefits Expenses  | 15       | 5,827,685,105          | 5,171,925,125          |
| Finance Cost  | 16       | 8,164,612,401          | 7,329,380,041          |
| Depreciation and Amortization   | 8        | 87,077,344             | 92,306,998             |
| Other Expenses  | 17       | 4,072,291,112          | 2,387,291,653          |
| <b>Total Expenses</b>   |          | <b>18,151,665,961</b>  | <b>14,980,903,817</b>  |
| <b>III Profit before Exceptional and Extraordinary Items and Tax (I-II)</b> |          | <b>1,506,556,993</b>   | <b>2,523,850,438</b>   |
| <b>VI Less: Exceptional Items</b>   | 18       | -                      | 984,296,215            |
| <b>V Profit before Extraordinary Items and Tax (III-VI)</b>                 |          | <b>1,506,556,993</b>   | <b>1,539,554,223</b>   |
| <b>VI Extraordinary Items</b>   |          | -                      | -                      |
| <b>VII Profit before Tax (V-VI)</b>   |          | <b>1,506,556,993</b>   | <b>1,539,554,223</b>   |
| <b>VIII Tax Expense</b>   |          |                        |                        |
| 1) Current Tax  |          |                        |                        |
| - For Current Year  |          | 632,098,439            | 1,070,639,000          |
| - For Previous Years  |          | 21,712,542             | 110,172,375            |
| 2) Deferred Tax   |          | -                      | -                      |
| <b>Total Tax Expense</b>  |          | <b>653,810,981</b>     | <b>1,180,811,375</b>   |
| <b>IX Profit for the Period from Continuing Operations (VII-VIII)</b>       |          | <b>852,746,012</b>     | <b>358,742,848</b>     |
| <b>X Profit/(Loss) from Discontinuing Operations</b>                        |          | -                      | -                      |
| <b>XI Tax Expense of Discontinuing Operations</b>                           |          | -                      | -                      |
| <b>XII Profit/(Loss) from Discontinuing operations (after Tax) (X-XI)</b>   |          | -                      | -                      |
| <b>XIII Profit After Tax for the Period</b>                                 |          | <b>852,746,012</b>     | <b>358,742,848</b>     |
| <b>XIV Earnings per Equity Share (Face Value of ₹ 100 each)</b>             |          |                        |                        |
| (1) Basic & Diluted   |          | <b>132</b>             | <b>103</b>             |

Significant Accounting Policies

Notes to Financial Statements

As per our report of even date

For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants  
FRN: 001488S

Sd/-  
K. J. Narayanan  
Partner  
Membership No: 202844

Place: Thrissur  
Date: 16.03.2018

Note 1

Note 2-38

For and on behalf of the Board

Sd/-  
Adv. Peelipose Thomas  
Chairman

Sd/-  
A. Purushothaman  
Managing Director

Sd/-  
Mini. V.R.  
Director

Sd/-  
S. Sarath Chandran  
General Manager (Finance)

Sd/-  
Manojkumar. V.R.  
Company Secretary





**THE KERALA STATE FINANCIAL ENTERPRISES LIMITED, THRISSUR-680 020**  
**Corporate Office, 'Bhadratha', Museum Road, Thrissur - 680020**  
**CIN:-U65923KL1969SGC002249**  
**STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2017**

|          |   | (Amount in ₹)          |
|----------|---|------------------------|
|          | As at 31st March, 2017  | As at 31st March, 2016 |
| <b>A</b> | <b>PARTICULARS</b>  |                        |
|          | <b>Cash Flow from Operating Activities</b>                      |                        |
|          | Net profit Before Tax   | 1,506,556,993          |
|          | <b>Adjustment For:</b>  |                        |
|          | Depreciation  | 87,077,344             |
|          | Provision for Earned Leave                                      | 269,612,171            |
|          | Provision for Bonus   | (937,267)              |
|          | Provision for Gratuity Contribution to LIC                      | 7,075,883              |
|          | Provision for Bad and Doubtful Debts & Frauds                   | 2,298,557,290          |
|          | Bad Debts Written Off and OTS/Adalath Interest                  | -                      |
|          | Profit on Sale of Fixed Assets                                  | (30405)                |
|          | Loss on Sale of Fixed Assets                                    | 65,553                 |
|          | Interest on (Loans and OD against Flexy FD)                     | 14,423,395             |
|          | Operating Profit before Working Capital Changes                 | <b>4,182,400,957</b>   |
|          |   | <b>2,737,715,486</b>   |
|          | Increase/Decrease in Unsecured Loans                            | 20,178,249,113         |
|          | Increase/Decrease in Current & Non-Current Liabilities          | 9,150,675,129          |
|          | " Increase/Decrease in Current Assets (excluding Cash-Balance)" | (5,728,219,893)        |
|          | Increase/Decrease in Loans & Advances                           | (21,364,680,849)       |
|          | <b>Cash Flow from Operations</b>                                | <b>6,418,424,456</b>   |
|          | Income Tax Paid   | (1,542,757,372)        |
|          | <b>Net Cash Provided by Operating Activities (A)</b>            | <b>4,875,667,085</b>   |
| <b>B</b> | <b>Cash Flow from Investing Activities</b>                      |                        |
|          | Purchase of Fixed Assets  | (56,550,760)           |
|          | Sale of Fixed Assets  | 12,145                 |
|          | Interest Accrued on Deposits & Loans                            | 3,745,699,527          |
|          | <b>Net Cash Out Flow from Investing Activities (B)</b>          | <b>3,689,160,912</b>   |
| <b>C</b> | <b>Cash Flow from Financing Activities</b>                      |                        |
|          | Increase in Share capital                                       | -                      |
|          | Dividend & Dividend Tax Paid                                    | (96,286,064)           |
|          | Increase/Decrease in Secured Loans                              | (2,673,887,058)        |
|          | Interest on (Loans and OD against Flexy FD)                     | (14,423,395)           |
|          | <b>Net Cash Flow from Financing Activities (C)</b>              | <b>(2,784,596,517)</b> |
| <b>D</b> | <b>Net Change in Cash and Cash Equivalents (A+B+C)</b>          | <b>5,780,231,479</b>   |
| <b>E</b> | <b>Cash &amp; Cash Equivalents at the beginning of the Year</b> | <b>35,726,779,618</b>  |
| <b>F</b> | <b>Cash &amp; Cash Equivalents at the end of the Year</b>       | <b>41,507,011,097</b>  |
|          | <b>Components of Cash and Cash Equivalents</b>                  |                        |
|          | Cash, Cheques and Stamps on hand                                | 135,057,797            |
|          | Bank & Treasury Balances  | 41,371,953,295         |
|          | Inter Office Remittance in Transit                              | 5                      |
|          | <b>Total Cash &amp; Cash Equivalents</b>                        | <b>41,507,011,097</b>  |

As per our report of even date

For Krishnamoorthy & Krishnamoorthy  
Chartered Accountants  
FRN: 001488S

Sd/-  
**K. J. Narayanan**  
Partner  
Membership No: 202844

Place: Thrissur  
Date: 16.03.2018

For and on behalf of the Board

Sd/-  
**Adv. Peelipose Thomas**  
Chairman

Sd/-  
**A. Purushothaman**  
Managing Director

Sd/-  
**Mini. V.R.**  
Director

Sd/-  
**S. Sarath Chandran**  
General Manager (Finance)

Sd/-  
**Manojkumar. V.R.**  
Company Secretary



## NOTE 1: SIGNIFICANT ACCOUNTING POLICIES

### 1.1 Basis of Preparation of Financial Statements

The financial statements are prepared on accrual basis of accounting on a going concern basis under the historical cost convention and in accordance with the provisions of the Companies Act, 2013 and Accounting Standards specified under section 133 of the Act read with Rule 7 of the Companies (Accounts) Rules, 2014 and companies (Accounting standards) Amendments Rules, 2016. Accounting policies unless specifically stated to be otherwise, are consistent and in consonance with generally accepted accounting principles.

### 1.2 Use of Estimates

The preparation of financial statements in conformity with Indian Generally Accepted Accounting Principles (GAAP) requires Management to make judgements, estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent liabilities on the date of the financial statements, the reported amounts of incomes and expenses and notes thereto during the year. Provision/Contingency are recorded when it is probable that a liability will be incurred and the amounts can reasonably be estimated. Difference between the actual results and estimates are recognised in the period in which the results are known/materialised.

### 1.3 Property, Plant & Equipment and Capital Work in Progress

- a) Property, Plant & Equipment and Capital Work in Progress are stated at cost less accumulated depreciation and impairment losses, if any. Cost of Assets comprises purchase price and directly attributable cost of bringing the assets to working condition for its intended use, including borrowing cost and incidental expenditure incurred up to the date when the assets are ready to use.
- b) The expense incurred on cost of Servers, Computer & Accessories and Basic Software is classified separately under the head 'Data Processing Equipments' and 'Software'.
- c) Intangible Assets are stated at cost less accumulated amortisation and impairment loss, if any.

### 1.4 Depreciation and Amortisation

- a) Depreciation on tangible assets is provided to the extent of depreciable amount on Written Down Value method (WDV) based on useful life specified in Schedule II of the Companies Act, 2013 after retaining residual value of 5% of the original cost of the assets. If the remaining useful life of an asset is NIL, the entire carrying value (up to 95% of cost of asset) has been charged to current year Profit & Loss account as per the MCA notification no: GSR627 (E) dated 29<sup>th</sup> August, 2014.
- b) Intangible Assets are amortised over their useful life not exceeding 3 years.

### 1.5 Investments

Long Term Investments, if any, are stated at cost. A provision of diminution is made to recognise a

decline, other than temporary, in the value of Long Term Investments.

### 1.6 Revenue Recognition

- a) Finance Charges in respect of Hire Purchase Scheme, Mangalya Loan Scheme and Housing Finance Scheme are apportioned over the period of loan by even spread method.
- b)
  - (i) Accrual method of accounting for interest income on advances is followed for all loans except for default on Prized Chitties. However, Interest income on advances (except NCL) where installment is overdue for more than six months falling under the category of NPA is recognized as and when the same is received. Similarly, interest income on NCLs that are treated as NPAs is recognized as and when the same is received.
  - (ii) Foreman's commission on Company substituted tickets and profit on such tickets gets recognized only at the time of termination of the chitty.
  - (iii) All other items of income are accounted for on accrual basis.

### 1.7 Impairment of Assets

An asset is treated as impaired when the carrying cost of the asset exceeds its recoverable value. An impairment loss is charged to profit and loss account in the year in which the asset is identified as impaired.

In accordance with AS-28, the Company has not identified any asset as impaired as on the Balance Sheet date.

### 1.8 Inventory

Stock of Stationery is valued at cost.

### 1.9 Foreign Currency Transactions

- a) Foreign currency transactions, if any, are realised at the exchange rate prevailing on the date of transaction.
- b) Any gain or loss arising due to exchange difference on transactions and settlement are accounted in the Profit and Loss Statement.

### 1.10 Retirement Benefits

- a) Defined Contribution Plans  
Company's contributions in the year towards government administered Provident Fund is charged to Profit and Loss Account as incurred.
- b) Defined Benefit Plans  
Company's Contribution towards Gratuity made under the Group Gratuity Scheme with Life Insurance Corporation of India is determined based on the amounts recommended by LIC as per Actuarial Valuation.

Provision for Other retirement/post retirement benefit in the form of Leave Encashment has been made on the basis of Actuarial Valuation.



### 1.11 Taxation

- a) Current tax comprises of provision for Income Tax as determined in accordance with the provisions of the Income Tax Act, 1961.
- b) Deferred Tax subject to consideration of prudence is recognised on timing difference between the taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent periods.

Deferred Tax assets are recognised only if there is reasonable/virtual certainty that they will be realised and are reviewed for the appropriateness of their respective carrying value at each Balance Sheet date.

Deferred Tax Assets and Liabilities are measured using the Tax rates and tax Law that have been enacted or substantively enacted by the Balance Sheet date.

### 1.12 Provisions and Contingent Liabilities

- a) The Company recognises a provision when there is a present obligation as a result of past event that probably require an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not require an outflow of resource. When there is a possible obligation or present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made.
- b) The prudential norms of RBI with regard to income recognition, capital adequacy, provisioning for advances etc prescribed for NBFCs is not applicable to the Company by virtue of being a Miscellaneous Non-Banking Company (MNBC). As a matter of prudence, the Company has been making provision for bad and doubtful debts based on internal parameters as stated:

Revenue Recovery Debts: Provision on debts involved in the RR proceedings is estimated on the basis of age wise analysis as stated below:

|   |      |
|---|------|
| Outstanding up to 2 Years                               | 10%  |
| Outstanding for more than 2 years but less than 3 years |      |
| • On Personal Securities                                | 100% |
| • On Other Securities                                   | 20%  |
| • Landed Property                                       | 20%  |
| More than 3 years but less than 5 years                 |      |
| • On Personal Securities                                | 100% |
| • On Other Securities                                   | 30%  |
| • Landed Property                                       | 30%  |

|                          |      |
|--------------------------|------|
| More than 5 years        |      |
| • On Personal Securities | 100% |
| • On Other Securities    | 50%  |
| • Landed Property        | 50%  |

- i) While provision on debts involved in the RR proceedings has been estimated on the basis of age wise analysis, the provision in respect of NPA in NCL and other advances (except gold loan) are made at 40% of NPA amount as done in the previous year. The existing provision has been rearranged based on the outstanding balance under various lending schemes.
- ii) Even though for chitty default cases under RR, required provision is made at applicable rates for RR cases, a separate provision is also created every year on chitty scheme for non-RR cases according to the practice followed by the Company. The percentage of personal surety cases under RR in relation to total RR dues is ascertained and the same percentage is applied on 'Prized chitty default'. The amount so arrived is considered for creation of provision @5% thereon.
- iii) On the basis of the Fraud/Misappropriation cases reported during the year, provision @50% of the estimated loss has been provided as a matter of prudence. The rate of provision has increased from 20% to 50% during the year. Due to change in rate of provisioning, the amount provided for fraud & misappropriation has increased by Rs. 212 lakhs.
- c) The assets acquired through revenue recovery proceedings are accounted after auctioning the same and the auction proceeds are received, though the right to use or dispose the asset is with the Company. The customer account is adjusted and corresponding loss if any is recognized only at that time.



## NOTE 2: SHARE CAPITAL

| PARTICULARS   | (Amount in ₹)          |                        |
|---|------------------------|------------------------|
|   | As at 31st March, 2017 | As at 31st March, 2016 |
| (a)   |                        |                        |
| 100,00,000 Equity Shares of ₹100 each (P.Y. 50,00,000 Equity Shares of ₹100 each)   | 1,000,000,000          | 500,000,000            |
| (b) Issued, Subscribed and Fully Paid Up  |                        |                        |
| 100,00,000 Equity Shares of ₹100 each (P.Y. 50,00,000 Equity Shares of ₹100 each)   | 1,000,000,000          | 500,000,000            |
| (c) Details of Shares Issued for consideration other than Cash  |                        |                        |
| The Company has issued 50,00,000 Equity shares of ₹100 each as fully paid up by Bonus issue in the ratio of 1:1 for Rs.50,00,00,000/- during the year 2016-17 by capitalizing General Reserve.  |                        |                        |
| (d) Terms/Rights attached to Equity Shares  |                        |                        |
| The company has equity shares having par value of ₹100 per share. Each holder of Equity Share is entitled to one vote per share. The shareholder have the right to receive Interim Dividends declared by the Board of Directors and final dividends proposed by the Board of Directors and approved by the Shareholders. In the event of liquidation of the company, the holders of equity shares will be entitled to receive any of the remaining assets of the company after distribution of preferential amounts. The distribution will be in proportion to the no: of equity shares held by the shareholders. The Equity Shareholders have all the rights as available to the equity shareholders as for the provision of Companies Act, 2013 read together with memorandum & Articles of Association of the company as applicable. |                        |                        |
| <b>TOTAL</b>  | <b>1,000,000,000</b>   | <b>500,000,000</b>     |

## Note 2.1: Reconciliation of Shares at the Beginning and at the End of the Financial Year

| Particulars                                     | For the year 2016-17<br>Equity Shares |               | For the year 2015-16<br>Equity Shares |             |
|---|---------------------------------------|---------------|---------------------------------------|-------------|
|   | Number                                | ₹             | Number                                | ₹           |
| Shares Outstanding at the Beginning of the Year | 5,000,000                             | 500,000,000   | 2,000,000                             | 200,000,000 |
| (+) Shares Issued during the Year               | -                                     | -             | 3,000,000                             | 300,000,000 |
| (+) Bonus Shares Issued during the Year         | 5,000,000                             | 500,000,000   | -                                     | -           |
| (-) Shares bought back during the Year          | -                                     | -             | -                                     | -           |
| Shares Outstanding at the End of the Year       | 10,000,000                            | 1,000,000,000 | 5,000,000                             | 500,000,000 |

## Note 2.2: Details of Shareholding More Than 5 % Share in a Company

| Name Of Shareholder         | As at 31st March, 2017 |              | As at 31st March, 2016 |              |
|-----------------------------|------------------------|--------------|------------------------|--------------|
|                             | No: of Shares Held     | % of Holding | No: of Shares Held     | % of Holding |
| <b>Government of Kerala</b> | <b>10,000,000</b>      | <b>100</b>   | <b>5,000,000</b>       | <b>100</b>   |



## NOTE 3: RESERVES AND SURPLUS

|   | (Amount in ₹)         |                        |
|---|-----------------------|------------------------|
| PARTICULARS                                     | As at 31st March,2017 | As at 31st March, 2016 |
| <b>(a) General Reserves</b>                     |                       |                        |
| Opening Balance                                 | 4,249,707,350         | 4,249,527,350.00       |
| (+) Current Year Transfer                       | 702,090,000           | 180,000                |
| (-) Utilized for issuing Bonus Shares           | 500,000,000           | -                      |
| <b>Closing Balance (a)</b>                      | <b>4,451,797,350</b>  | <b>4,249,707,350</b>   |
| <b>(b) Chitty Statutory Reserve</b>             |                       |                        |
| Opening Balance                                 | 153,955,000           | -                      |
| (+) Current Year Transfer                       | 150,656,000           | 153,955,000            |
| <b>Closing Balance (a)</b>                      | <b>304,611,000</b>    | <b>153,955,000</b>     |
| <b>(c) Surplus</b>                              |                       |                        |
| Opening Balance                                 | 235                   | 267                    |
| (+) Net Profit/(Net Loss) for the Current Year  | 852,746,012           | 358,742,848            |
| (-) Proposed Dividend (Refer Note No.35)        | -                     | 170,000,000            |
| (-) Dividend Distribution Tax(Refer Note No.35) | -                     | 34,607,880             |
| (-) Transfer to Chitty Reserve                  | 150,656,000           | 153,955,000            |
| (-) Transfer to General Reserve                 | 702,090,000           | 180,000                |
| Closing Balance (b)                             | 247                   | 235                    |
| <b>TOTAL (a+b+c)</b>                            | <b>4,756,408,597</b>  | <b>4,403,662,585</b>   |

## NOTE 4: LONG TERM PROVISIONS

|                      | (Amount in ₹)          |                        |
|----------------------|------------------------|------------------------|
| PARTICULARS          | As at 31st March, 2017 | As at 31st March, 2016 |
| For Leave Encashment | 907,262,444            | 657,512,000            |
| <b>TOTAL</b>         | <b>907,262,444</b>     | <b>657,512,000</b>     |

## NOTE 5: SHORT TERM BORROWINGS

|  | (Amount in ₹)          |                        |
|--|------------------------|------------------------|
| PARTICULARS  | As at 31st March, 2017 | As at 31st March, 2016 |
| <b>(a) Secured</b>   |                        |                        |
| <b>(1) Loans Repayable on Demand</b>                           |                        |                        |
| From Banks (Against Flexy Deposits made by the Company)        | 58,378,185             | 32,265,343             |
| <b>(2) Loan from Banks (Against Lien on Treasury Deposits)</b> | -                      | 2,699,999,900          |
| <b>Sub Total (a) Secured</b>                                   | <b>58,378,185</b>      | <b>2,732,265,243</b>   |

**(b) Unsecured****(1) Deposits****(i) Guaranteed by Govt of Kerala**

|                               |                |                |
|-------------------------------|----------------|----------------|
| (a) Fixed Deposit from Public | 62,600,417,270 | 53,062,696,589 |
| (b) Sugama Deposits           | 6,870,636,743  | 5,482,399,320  |
| (c) Short Term Deposit        | 1,494,276,024  | 1,373,106,446  |

**(ii) Matured and Non-Operative Deposits**

|   |               |               |
|---|---------------|---------------|
| (a) Matured Fixed Deposits not Withdrawn      | 3,384,025,917 | 1,550,247,579 |
| (b) Non-Operative Sugama                      | 13,318,870    | 13,500,432    |
| (c) Matured Short Term Deposits not Withdrawn | 421,349,580   | 335,450,972   |

**(iii) Interest Accrued**

|                                |               |             |
|--------------------------------|---------------|-------------|
| (a) Fixed Deposits from Public | 1,085,088,719 | 945,853,356 |
| (b) Short Term Deposit         | 21,635,272    | 21,062,820  |

**(iv) Chitty Security Deposit in Trust**

|  |                |                |
|--|----------------|----------------|
| (a) Chitty Security Deposit in Trust                     | 29,337,660,690 | 22,768,896,561 |
| (b) CSDT Matured but Not Claimed                         | 779,776,639    | 461,089,374    |
| (c) Interest Accrued on Chitty Security Deposit in Trust | 685,634,949    | 501,268,111    |

**Sub Total (b) Unsecured**

106,693,820,673 86,515,571,560

**TOTAL (a+b)****106,752,198,858 89,247,836,803****NOTE 6: OTHER CURRENT LIABILITIES**

(Amount in ₹)

**PARTICULARS****As at 31st March, 2017****As at 31st March, 2016****(a) Finance Payable**

|                                     |                 |                 |
|-------------------------------------|-----------------|-----------------|
| (1) Chitty/Kuri                     | 120,683,306,922 | 111,084,452,989 |
| (2) Hire Purchase                   | 35,074,349      | 16,046,933      |
| (3) Others (Suppliers of HP Items)* | 327,064         | 351,491         |

**(b) Outstanding Liabilities**

|                  |               |               |
|------------------|---------------|---------------|
| (1) For Expenses | 1,298,038,195 | 1,887,788,466 |
|------------------|---------------|---------------|

**(c) Other Liabilities**

|   |            |            |
|---|------------|------------|
| (1) Social Security Scheme  |            |            |
| (i) Collection  | 5,545,074  | 5,545,074  |
| (ii) Incidental Charges   | 495,402    | 50,146     |
| (iii) Interest Received on Collections Deposited with Treasury & Due to Govt. | 15,641,490 | 15,641,490 |

**(2) Revised Bhadratha**

|                            |            |            |
|----------------------------|------------|------------|
| (i) Social Security Scheme | 16,348,300 | 19,620,933 |
|----------------------------|------------|------------|

**(3) Others**

480,239,845 348,705,373

**TOTAL****122,535,016,640 113,378,202,895***\* Figures Pertaining to Small Scale Industrial Units, if any, are not identifiable separately*





## NOTE 7: SHORT TERM PROVISIONS

(Amount in ₹)

## PARTICULARS

As at 31st March, 2017 As at 31st March, 2018

|                                 |                    |                    |
|---------------------------------|--------------------|--------------------|
| (a) For Taxation                | -                  |                    |
| (b) For Proposed Dividend       | -                  | 0                  |
| For 2013-14                     | -                  | 400,000            |
| For 2014-15                     | -                  | 400,000            |
| For 2015-16                     | 170,000,000        | 17,000,000         |
| (c) For Dividend Tax            | 170,000,000        | 250,000,000        |
| (d) For Leave Encashment        | 35,952,912         | 52,238,976         |
| (e) For Interest Tax Payable    | 93,050,003         | 73,188,276         |
| (f) Wealth Tax Payable          | 2,144,297          | 2,144,297          |
| (g) For Fraud/ Misappropriation | 35,373,290         | 9,816,000          |
| <b>TOTAL</b>                    | <b>336,520,502</b> | <b>387,387,549</b> |

## NOTE 8: FIXED ASSETS (Consolidated Statement of Fixed Assets and Depreciation thereon as on 31.03.2017)

| Sl. No.                       | PARTICULARS                | GROSS BLOCK      |                           |                        |                  | DEPRECIATION     |              |                           |                  | NET BLOCK        |                  |
|-------------------------------|----------------------------|------------------|---------------------------|------------------------|------------------|------------------|--------------|---------------------------|------------------|------------------|------------------|
|                               |                            | As on 01.04.2016 | Additions during the Year | Disposals/ Adjustments | As on 31.03.2017 | As on 01.04.2016 | For the Year | On Disposals /Adjustments | As on 31.03.2017 | As on 31.03.2017 | As on 31.03.2016 |
| i) Tangible Assets:           |                            |                  |                           |                        |                  |                  |              |                           |                  |                  |                  |
| 1                             | Land                       | 6,950,944        | -                         | -                      | 6,950,944        | -                | -            | -                         | -                | 6,950,944        | 6,950,944        |
| 2                             | Building                   | 43,104,709       | 66,000                    | -                      | 43,170,709       | 16,892,235       | 1,362,970    | -                         | 18,255,205       | 24,915,504       | 26,212,474       |
| 3                             | Furniture & Fixtures       | 301,592,120      | 36,711,789                | (636,895)              | 338,940,804      | 213,881,584      | 29,068,754   | 2,425,311                 | 240,525,027      | 98,415,777       | 87,710,536       |
| 4                             | Office Equipments          | 100,699,987      | 2,506,656                 | (3,193,350)            | 106,399,993      | 85,202,443       | 7,681,329    | (1,509,412)               | 94,393,184       | 12,006,809       | 15,497,544       |
| 5                             | Electrical Fittings        | 83,021,264       | 5,500,168                 | 7,459,493              | 81,061,939       | 47,748,033       | 9,087,759    | 2,793,579                 | 54,042,213       | 27,019,726       | 35,273,231       |
| 6                             | Motor Vehicle              | 14,992,145       | -                         | -                      | 14,992,145       | 8,006,611        | 2,220,957    | -                         | 10,227,568       | 4,764,577        | 6,985,534        |
| 7                             | Bicycle                    | 125,719          | -                         | 10,828                 | 114,891          | 125,550          |              | 10,812                    | 114,738          | 153              | 169              |
| 8                             | Data Processing Equipments | 385,967,060      | 11,742,621                | 2,773,362              | 394,936,319      | 320,942,275      | 35,047,420   | 2,638,851                 | 353,350,844      | 41,585,475       | 65,024,785       |
| Sub Total                     |                            | 936,453,948      | 56,527,234                | 6,413,438              | 986,567,744      | 692,798,731      | 84,469,189   | 6,359,141                 | 770,908,779      | 215,658,965      | 243,655,217.00   |
| ii) Intangible Assets:        |                            |                  |                           |                        |                  |                  |              |                           |                  |                  |                  |
| 1                             | Software                   | 31,432,455       | 23,525                    | (1,488,797)            | 32,944,777       | 27,137,417       | 2,608,155    | (1,481,790)               | 31,227,362       | 1,717,415        | 4,295,038        |
| Sub Total                     |                            | 31,432,455       | 23,525                    | (1,488,797)            | 32,944,777       | 27,137,417       | 2,608,155    | (1,481,790)               | 31,227,362       | 1,717,415        | 4,295,038        |
| iii) Capital Work in Progress |                            | 84,112           | -                         | -                      | 84,112           |                  | -            | -                         | -                | 84,112           | 84,112           |
| TOTAL                         |                            | 967,970,515      | 56,550,759                | 4,924,641              | 1,019,596,633    | 719,936,148      | 87,077,344   | 4,877,351                 | 802,136,141      | 217,460,492      | 248,034,367      |
| PREVIOUS YEAR TOTAL           |                            | 880,850,789      | 90,591,292                | 3,471,566              | 967,970,515      | 631,292,446      | 92,306,998   | 3,663,296                 | 719,936,148      | 248,034,367      | 249,558,343      |



## NOTE 9: INVENTORIES

(Amount in ₹)

| PARTICULARS   | As at 31st March, 2017 | As at 31st March, 2016 |
|---|------------------------|------------------------|
| (a) Stock of Stationery (At Cost; Valued and certified by Management) | 18,993,325             | 19,390,668             |
| <b>TOTAL</b>  | <b>18,993,325</b>      | <b>19,390,668</b>      |

## NOTE 10: CASH &amp; CASH EQUIVALENTS

(Amount in ₹)

| PARTICULARS                               | As at 31st March, 2017 | As at 31st March, 2016 |
|---|------------------------|------------------------|
| (a) Balances with Banks & Treasury        | 41,371,953,295         | 35,605,687,427         |
| (b) Cash on Hand, Cheques, Drafts on Hand | 135,057,797            | 121,091,886            |
| (c) Inter Office Remittance               | 5                      | 305                    |
| <b>TOTAL</b>                              | <b>41,507,011,097</b>  | <b>35,726,779,619</b>  |

## NOTE 11: SHORT TERM LOANS &amp; ADVANCES

(Amount in ₹)

| PARTICULARS   | As at 31st March 2017 |                 | As at 31st March 2016 |                 |
|---|-----------------------|-----------------|-----------------------|-----------------|
| (a) Advance Tax/TDS (Net of Provision)                                  |                       | 1,104,405,889   |                       | 215,459,499     |
| (b) Other Loans and Advances  |                       |                 |                       |                 |
| (i) Advances Recoverable in Cash or in kind or for Value to be Received |                       | 151,363,126     |                       | 171,535,633     |
| (ii) Gold Loan  |                       | 7,821,037,431   |                       | 7,526,464,859   |
| (iii) Hire Purchase Advances  | 198,090               |                 | 752,330               |                 |
| Less: Provision for Bad & Doubtful Debts                                | 100,000               | 98,090          | 100,000               | 652,330         |
| (iv) Amount Recoverable from Prized Subscribers                         | 137,759,845,142       |                 | 124,737,740,363       |                 |
| Less: Provision for Bad & Doubtful Debts                                | 47,000,000            | 137,712,845,142 | 23,800,000            | 124,713,940,363 |
| (v) Revenue Recovery Debtors  | 7,268,419,616         |                 | 6,586,405,527         |                 |
| Less: Provision for Bad & Doubtful Debts                                | 2,468,152,786         | 4,800,266,830   | 1,244,552,786         | 5,341,852,741   |
| (vi) Chitty Loan/New Chitty Loan  | 15,690,534,051        |                 | 14,956,890,334        |                 |
| Less: Provision for Bad & Doubtful Debts                                | 2,182,900,000         | 13,507,634,051  | 1,693,400,000         | 13,263,490,334  |
| (vii) F.D. Loan/N.F.D.L.  | 556,833,394           |                 | 599,877,192           |                 |
| Less: Provision for Bad & Doubtful Debts                                | -                     | 556,833,394     | 0                     | 599,877,192     |
| (viii) Trade Loan & Flexy Trade Loan                                    | 11,375                |                 | 19,961                |                 |
| Less: Provision for Bad & Doubtful Debts                                | -                     | 11,375          | 0.00                  | 19,961          |



|  |                |                        |                |                        |
|--|----------------|------------------------|----------------|------------------------|
| (ix) H.F.S/N.H.F.S.                        | 6,461,170,852  |                        | 3,659,252,139  |                        |
| Less: Provision for Bad & Doubtful Debts   | 164,400,000    | 6,296,770,852          | 43,700,000     | 3,615,552,139          |
| (x) Reliable Customer Loan                 | 16,373,394,694 |                        | 12,466,982,296 |                        |
| Less: Provision for Bad & Doubtful Debts   | 911,300,000    | 15,462,094,694         | 492,000,000    | 11,974,982,296         |
| (xi) Consumer Vehicle Loan                 | 376,194,475    |                        | 367,892,680    |                        |
| Less: Provision for Bad & Doubtful Debts   | 4,300,000      | 371,894,475            | 8,300,000      | 359,592,680            |
| (xii) Tax Planning Loan Scheme             | 310,045        |                        | 372,454        |                        |
| Less: Provision for Bad & Doubtful Debts   | -              | 310,045                | 100,000        | 272,454                |
| (xiii) Sugama Akshaya OD                   | 79,568,246     |                        | 73,224,394     |                        |
| Less: Provision for Bad & Doubtful Debts   | 800,000        | 78,768,246             | -              | 73,224,394             |
| (xiv) Vidyadnam Loan                       |                | 11,181,783             |                | 11,442,654             |
| (xv) House Loan to Employees               |                | 420,993,792            |                | 416,027,375            |
| (xvi) Vehicle Loan to Employees            |                | 42,521,843             |                | 11,091,379             |
| (xvii) Computer Loan to Employees          |                | 81,899                 |                | 241,127                |
| (xviii) Mangalya Loan Scheme               |                | 3,587,637              |                | 2,257,837              |
| (xix) KSFE Haritham Loan                   |                | 15,650                 |                | 149,689                |
| (xx) Interest Due and Outstanding on Loans |                | 223,410,135            |                | 287,372,204            |
| <b>TOTAL</b>                               |                | <b>188,566,126,378</b> |                | <b>168,585,499,138</b> |

## NOTE 12: OTHER CURRENT ASSETS

| PARTICULARS                              | (Amount in ₹)          |                        |
|--|------------------------|------------------------|
|  | As at 31st March, 2017 | As at 31st March, 2016 |
| (a) Inter Branch Current Account         | 2,209,766,545          | 1,561,164,285          |
| (b) Interest Accrued on Deposits & Loans | 3,745,699,527          | 2,411,383,278          |
| (c) Social Security Scheme               |                        |                        |
| (i) Repayments                           | 1,766,353              | 1,767,153              |
| (ii) Balance with Treasury               | 20,583,324             | 20,583,324             |
| <b>TOTAL</b>                             | <b>5,977,815,748</b>   | <b>3,994,898,040</b>   |

## NOTE 13: REVENUE FROM OPERATIONS

| PARTICULARS                                  | (Amount in ₹)          |                        |
|--|------------------------|------------------------|
|  | As at 31st March, 2017 | As at 31st March, 2016 |
| (a) Foreman Commission                       | 7,919,399,863          | 7,455,849,551          |
| (b) Finance Charges                          | 6,395                  | 109,328                |
| (c) Interest Income                          |                        |                        |
| (i) Interest on Gold Loan                    | 972,540,831            | 1,107,983,785          |
| (ii) Interest on Fixed Deposit Loan/NFDL     | 58,487,561             | 63,790,740             |
| (iii) Interest on Chitty Loan/Passbook Loan  | 323,577,010            | 332,667,862            |
| (iv) Interest on Trade Loan/Flexy Trade Loan | 1,847                  | -                      |



|                                       |                       |                       |
|---------------------------------------|-----------------------|-----------------------|
| (v) On New Chitty Loan                | 1,552,268,836         | 1,387,100,209         |
| (vi) On N.H.F.S./ H.F.S.              | 377,364,383           | 213,368,540           |
| (vii) Reliable Customer Loan          | 1,705,178,289         | 1,316,464,639         |
| (viii) Consumer Vehicle Loan          | 41,757,078            | 39,889,932            |
| (ix) On Tax Planning Loan Scheme      | 87,565                | 77,508                |
| (x) On Sugama Akshaya OD              | 17,852,388            | 15,971,541            |
| (xi) Interest on Vidyadhanam Loan     | 961,020               | 1,224,561             |
| (xii) Interest on mangalya loan       | 336,330               | 337,676               |
| (xiii) Interest on KSFE Haritham Loan | 11,443                | 33,796                |
| (xiii) On Deposit with Treasury/Bank  | 2,894,799,174         | 2,544,177,581         |
| (xiv) Staff Housing Loan              | 34,688,039            | 36,902,185            |
| (xv) Staff Vehicle Loan               | 1,341,377             | 1,709,832             |
| (xvi) On Default Interest             | 1,458,722,229         | 1,196,990,034         |
| (xvii) Others                         | 92,311,536            | 106,015,657           |
| <b>TOTAL</b>                          | <b>17,451,693,194</b> | <b>15,820,664,956</b> |

#### NOTE 14: OTHER INCOME

|  | (Amount in ₹)          |                        |
|--|------------------------|------------------------|
| PARTICULARS                                  | As at 31st March, 2017 | As at 31st March, 2016 |
| (a) Dividend Income                          | 373,508,172            | 382,602,792            |
| (b) Profit on Chitty Substituted Tickets     | 1,577,716,995          | 1,096,855,957          |
| (c) Profit on Sale of Assets                 | 30,405                 | 143,157                |
| (d) Writing Fee                              | 71,222,574             | 73,963,776             |
| (e) Forfeited Veethapalisa Income (CFA 1982) | 105,436,887            | 28,748,426             |
| (f) Miscellaneous Income                     | 78,614,727             | 101,775,191            |
| <b>TOTAL</b>                                 | <b>2,206,529,761</b>   | <b>1,684,089,299</b>   |

#### NOTE 15: EMPLOYEE BENEFIT EXPENSES

|                                    | (Amount in ₹)          |                        |
|------------------------------------|------------------------|------------------------|
| PARTICULARS                        | As at 31st March, 2017 | As at 31st March, 2016 |
| (a) Salaries and Wages             | 4,590,709,951          | 3,896,455,119          |
| (b) Contribution to Provident Fund | 506,539,063            | 469,125,920            |
| (c) Contribution to Gratuity Fund  | 146,654,713            | 159,208,778            |
| (d) Earned Leave Salary            | 491,447,437            | 317,427,339            |
| (e) Bonus & Performance Incentive  | 16,796,402             | 274,876,585            |
| (f) Staff Welfare Expenses         | 75,537,539             | 54,831,384             |
| <b>TOTAL</b>                       | <b>5,827,685,105</b>   | <b>5,171,925,125</b>   |

#### NOTE 16: FINANCE COST

|                                 | (Amount in ₹)          |                        |
|---------------------------------|------------------------|------------------------|
| PARTICULARS                     | As at 31st March, 2017 | As at 31st March, 2016 |
| (a) Interest on Fixed Deposits  | 7,422,936,909          | 6,599,606,065          |
| (b) Interest on Sugama Deposits | 277,060,904            | 232,241,951            |
| (c) Interest on Others          | 15,228,069             | 114,792,130            |
| (d) Guarantee Commission        | 449,386,518            | 382,739,896            |
| <b>Total</b>                    | <b>8,164,612,401</b>   | <b>7,329,380,041</b>   |



## NOTE 17: OTHER EXPENSES

(Amount in ₹)

| PARTICULARS  | As at 31st March, 2017 | As at 31st March, 2016 |
|--|------------------------|------------------------|
| <b>(a) Administrative &amp; Other Expenses</b>         |                        |                        |
| (i) Vehicle Running Expenses                           | 3,986,585              | 4,172,171              |
| (ii) Rent  | 169,674,360            | 133,097,478            |
| (iii) Rates & Taxes                                    | 2,133,227              | 2,046,178              |
| (iv) Electricity & Water Charges                       | 38,516,016             | 36,770,429             |
| (v) Postage, Telegram & Telephone                      | 36,450,331             | 44,831,975             |
| (vi) Printing & Stationery                             | 66,761,323             | 53,082,851             |
| (vii) Legal & Professional Charges                     | 3,814,740              | 5,235,007              |
| (viii) Registration & Filing Fee                       | 278,257,899            | 254,969,741            |
| (ix) Insurance   | 3,007,573              | 2,875,960              |
| (x) Sitting Fees to Directors                          | 131,000                | 92,700                 |
| (xi) Service Charges to Govt.                          | 0                      | 0                      |
| (xii) Service Tax                                      | 97,307,698             | 55,703,115             |
| (xiii) Loss on Sale of Assets                          | 65,553                 | 155,079                |
| (xiv) Miscellaneous Expenses                           | 38,813,605             | 33,963,002             |
| (xv) Travelling Expenses                               | 22,901,730             | 18,730,389             |
| (xvi) Corporate Social Responsibility                  | 35,139,457             | 41,358,845             |
| (xvii) CASBA connectivity/Roll out charges             | 81,538,027             | 22,529,409             |
| (xviii) Swatch bhara cess                              | 3,627,793              | 357,205                |
| <b>(b) Repairs and Maintenance</b>                     |                        |                        |
| (i) Building   | 1,701,821              | 751,260                |
| (ii) Data Processing Equipments                        | 21,726,296             | 19,460,856             |
| (iii) Others   | 7,706,212              | 5,634,968              |
| <b>(c) Remuneration to Auditors</b>                    |                        |                        |
| (i) For Audit  | 8,595,710              | 7,846,875              |
| (ii) For Tax Audit                                     | 1,717,962              | 1,100,700              |
| <b>(iii) Other Expenses</b>                            | 752,084                | 600,000                |
| <b>(d) Promotional Expense</b>                         |                        |                        |
| (i) Advertisement                                      | 85,184,607             | 121,345,697            |
| (ii) Development Expenses                              | 666,688,685            | 685,366,920            |
| <b>(e) Provisions and Written Off</b>                  |                        |                        |
| (i) Bad Debts Written Off                              | 2,495,782              | 4,240,556              |
| (ii) Provision for Bad & Doubtful Debts                | 2,273,011,068          | 814,100,000            |
| (iii) Provision for fraud/mis appropriation            | 25,557,290             | 9,816,000              |
| (iv) OTS/Adalath interest                              | 96,682,347             | 6,562,085              |
| <b>(f) Prior Period Items (Net) [Refer Note No.19]</b> | (1,655,669)            | 494,203                |
| <b>TOTAL</b>   | <b>4,072,291,112</b>   | <b>2,387,291,653</b>   |

**NOTE 18: PRIOR PERIOD ADJUSTMENT**

(Amount in ₹)

**PARTICULARS****Provision for Pay Revision Arrears**

|                           | <b>Year ended 31st<br/>March, 2017</b> | <b>Year ended 31st<br/>March 2016</b> |
|---------------------------|--|---------------------------------------|
| (i) Salaries & Allowances | -                                      | 884,363,176                           |
| (ii) Contribution to EPF  | -                                      | 99,933,039                            |
| <b>Sub Total</b>          | <b>0</b>                               | <b>984,296,215</b>                    |

**NOTE 19: Prior Period Items**

(Amount in ₹)

**PARTICULARS****(a) Prior Period Income**

|  | <b>Year ended 31st<br/>March 2017</b> | <b>Year ended 31st<br/>March, 2016</b> |
|--|---------------------------------------|--|
| Interest on Chitty Security Deposit in the name of Asst. Registrar | 123,236                               | 484,192                                |
| Profit on Chitty Tickets substituted by Company                    | 0                                     | 40,012                                 |
| Agents Commission  | 919,088                               | 351,461                                |
| Interest on FD from Public   | 277,304                               | 62,840                                 |
| Salaries & Allowances  | 68,372                                | 85,140                                 |
| Door Collection Commission to Agents                               | 69,077                                | 543,142                                |
| Service tax  | 219,791                               | 0                                      |
| Travel allowance   | 160,513                               | 0                                      |
| Interest on car loan   | <b>314,860</b>                        | <b>0</b>                               |
| Interest on Flexy deposit  | 41,358                                | 0                                      |
| Depreciation   | 297,917                               | 0                                      |
| Advertisement expenses   | 0                                     | 3,859,282                              |
| Other Receipts   | 320,116                               | 568,437                                |
| <b>Sub Total (a)</b>   | <b>2,811,632</b>                      | <b>5,994,506</b>                       |

**(b) Prior Period Expenses**

|                                  | <b>Year ended 31st<br/>March 2017</b> | <b>Year ended 31st<br/>March, 2016</b> |
|----------------------------------|---------------------------------------|--|
| Office Rent                      | 460,564                               | 427,333                                |
| Salaries & Allowances            | 45,311                                | 386,038                                |
| Service Tax                      | 37,200                                | 1,536,590                              |
| Interest on FD with Treasury     | <b>119,038</b>                        | <b>1,188,960</b>                       |
| Agency commission                | <b>38,313</b>                         | <b>0</b>                               |
| Interest on fixed deposits       | 200,596                               | 0                                      |
| Printing and stationery          | 23,262                                | 0                                      |
| Interest on gold loan            | 555,201                               | 0                                      |
| Interest on flexy FD             | 65,890                                | 0                                      |
| CSR                              | (558,000)                             | 0                                      |
| Depreciation of Fixed Assets     | 0                                     | 761,330                                |
| Other interest receipts suspense | 0                                     | 1,253,236                              |
| Other expenses to Auditors       | 0                                     | 571,673                                |
| Other Expenses                   | 168,588                               | 363,549                                |
| <b>Sub Total (b)</b>             | <b>1,155,963</b>                      | <b>6,488,709</b>                       |
| <b>TOTAL (b-a)</b>               | <b>(1,655,669)</b>                    | <b>494,203</b>                         |





## NOTE 20: CORPORATE SOCIAL RESPONSIBILITY

The provisions of Section 135 of the Companies Act 2013 are applicable to the Company and accordingly it has to spend amount calculated in accordance with relevant provisions of the Act towards CSR activities. The CSR Committee of the Company was reconstituted with Adv. Peelipose Thomas (Chairman), Adv. Reji Zacharia (Director), Sri. Vijayan Cherukara (Director), Sri. R. Mohammed Sha (Director), Sri. P.K. Anadakuttan (Director), Adv. V.K. Prasad (Director) and Sri. A. Purushothaman (Managing Director) as members.

During FY 2016-17, the amount earmarked for CSR activities was Rs 351 lakhs. No amount could be spent during FY 2016-17 from the said allocation as CSR Committee was reconstituted only during the end of the third quarter of the said FY. As such, the amount earmarked for FY 2016-17 amounting to Rs 351 lakhs is carried forward to next fiscal i.e. FY 2017-18.

## NOTE 21: STAFF BENEFITS

Accounting Standard-15 'Employees Benefits', the disclosures as defined in the Accounting Standard are given below:

- a) Group Gratuity Cash Accumulation Scheme of the Life Insurance Corporation of India covers the Company's Liability towards gratuity to the employees. The actuarial assumptions taken by LIC are as follows:

| PARTICULARS  | As at 31 <sup>st</sup> March,<br>2017 | As at 31 <sup>st</sup> March,<br>2016 |
|--|---------------------------------------|---------------------------------------|
| Method of Valuation (Projected Unit Credit Method) |                                       |                                       |
| Discount Rate                                      | 8%                                    | 8%                                    |
| Salary Escalation                                  | 7%                                    | 7%                                    |
| Mortality Rate                                     | LIC 2006-08                           | LIC 1994-96                           |
| Withdrawal Rate (Ultimate - depending on Age)      | 1%-3%                                 | 1%-3%                                 |

| PARTICULARS   | As at 31 <sup>st</sup> March,<br>2017 | (Amount in ₹)<br>As at 31 <sup>st</sup> March,<br>2016 |
|---|---------------------------------------|--|
| <b>Changes in Present Value of Obligations</b>          |                                       |  |
| • Fund Value at the beginning of the period             | 1,95,80,72,013                        | 1,75,97,56,569   |
| • Contribution by the employer                          | 17,36,87,937                          | 13,35,70,405   |
| • Interest Cost   | 15,87,63,174                          | 14,71,15,358   |
| • Benefits Paid   | 14,83,87,430                          | 8,23,70,318  |
| • Fund Value at end of the period                       | 2,14,21,35,694                        | 1,95,80,72,014   |
| • Current Service Cost                                  | 13,77,00,751                          | 13,46,49,890   |
| • Present value of Obligations at the end of the period | 1,96,84,26,277                        | 1,99,05,38,621   |

- b) The service cost due to Life Insurance Corporation of India against Group Gratuity Scheme is accounted on Cash Basis.

- c) Liability on account of encashment of leave to employees is provided based on actuarial valuation certificate obtained from approved actuary. Method of valuation is as follows:

| PARTICULARS  | As at 31 <sup>st</sup> March,<br>2017                   | As at 31 <sup>st</sup> March,<br>2016                      |
|--|---|--|
| Liability on Encashment of Leave                   | ₹ 1,00,03,12,447  | ₹ 73,07,00,276   |
| Method of Valuation (Projected Unit Credit Method) |   |  |
| Discount Rate                                      | 7.5%  | 8%   |
| Salary Escalation                                  | 5%  | 5%   |
| Mortality Rate                                     | Indian Assured<br>Lives Mortality<br>(1994-96) Ultimate | Indian Assured<br>Lives Mortality<br>(1994-96)<br>Ultimate |
| Withdrawal Rate (Ultimate - depending on Age)      | 1%-3%   | 1%-3%  |



| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| <b>Changes in Present Value of Obligations</b>       |                                    |                                    |
| Present value Obligations at beginning of the period | 73,07,00,276                       | 62,83,38,212                       |
| Interest Cost  | 6,98,24,922                        | 6,26,27,933                        |
| Current Service Cost                                 | 40,05,97,392                       | 30,90,21,892                       |
| Benefits Paid  | (22,18,35,266)                     | (21,50,65,275)                     |
| Actuarial Gain/(Loss)                                | 2,10,25,123                        | (5,42,22,486)                      |
| Present Value Obligations at end of the period       | 1,00,03,12,447                     | 73,07,00,276                       |

| PARTICULARS                  | (Amount in ₹)                      |                                    |
|------------------------------|------------------------------------|------------------------------------|
|                              | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| <b>Membership Summary</b>    |                                    |                                    |
| No: of Employees             | 6817                               | 6,489                              |
| Average Monthly Salary (₹)   | 53,422                             | 43,293                             |
| Average Age                  | 42.94                              | 42.81                              |
| Superannuation Age           | 58/65                              | 58/65                              |
| Average Service Left (years) | 15.59                              | 15.69                              |

| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| <b>Expenses recognised in Profit and Loss</b>      |                                    |                                    |
| Current Service Cost                               | 40,05,97,392                       | 30,90,21,892                       |
| Past Service Cost (if applicable)                  | -                                  | -                                  |
| Interest Cost                                      | 6,98,24,922                        | 6,26,27,933                        |
| Expected return on plan assets                     | -                                  | -                                  |
| Curtailment Cost/(Credit)                          | -                                  | -                                  |
| Settlement Cost/(Credit)                           | -                                  | -                                  |
| Net Actuarial Gain/(Loss) recognised in the period | 2,10,25,123                        | (5,42,22,486)                      |
| Expenses recognised in Profit and Loss             | 49,14,47,437                       | 31,74,27,339                       |

d) Company's contribution during the year towards Government administered provident fund is charged to the Profit and Loss account as incurred.

e) Defined Contribution Plans

| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| Contributions to Defined Contribution Plans recognised as expenses for the year under: |                                    |                                    |
| - Employer's Contribution to Provident Fund  | 50,04,77,315                       | 56,50,01,699                       |
| - Employer's Contribution to Family Pension Scheme                                     | Nil                                | Nil                                |

## NOTE 22: BAD AND DOUBTFUL DEBTS

- (I) The provision for amount outstanding under 'Amount Recoverable from Prized Subscribers' is calculated based on internal parameters fixed by the Company. The percentage of personal surety cases under RR in relation to total RR dues is ascertained and the same percentage is applied on 'Prized chitty default'. The amount so arrived is considered for creation of provision @5% thereon. The Company has made a provision of ₹232 Lakhs during FY 2016-17 as against ₹68 lakhs for FY 2015-16 for 'Amount Recoverable from Prized Subscribers'. The total provision created for this category amounts to Rs 470 lakhs till FY 2016-17.



- (II) During the year, the Company had made a provision of ₹22,730 Lakhs (PY Rs 8141 lakhs) towards bad & doubtful debts on RR Debtors and outstanding NPA (Non RR). Provision has been created on RR debtors based on ageing analysis whereas for NPA (Non RR) cases it is @40%. The total provision created for this category amounts to ₹ 57,319 lakhs till FY 2016-17.
- (III) During the year, the Company, as a matter of prudence has made provision @50% amounting to ₹255.57 lakhs (PY 98.16 lakhs) against fraud/ misappropriation taking the cumulative provision under this head to the total provision comes to ₹353.73 lakhs as on 31.03.2017.

#### Breakup of Provision Outstanding

##### PARTICULARS

|  | As at 31 <sup>st</sup> March,<br>2017 | (Amount in ₹)<br>As at 31 <sup>st</sup> March,<br>2016 |
|--|---------------------------------------|--|
| For Revenue Recovery Debtors                 | 246,81,52,786                         | 1,24,45,52,786   |
| For Recovery from Prized Subscribers         | 4,70,00,000                           | 2,38,00,000  |
| For Various Other Schemes (Except Gold Loan) | 326,38,00,000                         | 2,23,76,00,000   |
| For Contingent provision                     | 3,53,73,290                           | 98,16,000  |
| <b>Total</b>                                 | <b>581,43,26,076</b>                  | <b>3,51,57,68,786</b>                                  |

The Company has identified bad debts, which as on 31-03-2017 are classified into the following categories and written off:

##### PARTICULARS

|                                      | As at 31 <sup>st</sup> March,<br>2017 | (Amount in ₹)<br>As at 31 <sup>st</sup> March,<br>2016 |
|--------------------------------------|---------------------------------------|--|
| For Deceased Employees               | -                                     | -  |
| For Recovery from Prized Subscribers | 24,79,738                             | 41,77,442  |
| For Revenue Recovery Debtors         | 11,068                                | 63,114   |
| <b>Total</b>                         | <b>24,90,806</b>                      | <b>42,40,556</b>                                       |

#### NOTE 23: ACCOUNTING FOR TAXES ON INCOME (Accounting Standard-22)

- a) In compliance with the Accounting Standard-22 on Accounting for Taxes on Income, the Company has Net Deferred Tax Assets of ₹ 1,61,33,23,664/- as on 31-03-2017 against the Net Deferred Tax Assets of ₹1,56,24,83,024/- as on 31-03-2016 as detailed below:

##### PARTICULARS

|                                    | As at 31 <sup>st</sup> March,<br>2017 | (Amount in ₹)<br>As at 31 <sup>st</sup> March,<br>2016 |
|------------------------------------|---------------------------------------|--|
| Items under section 40(a)(ia)      | 57,52,184                             | 21,70,159  |
| Depreciation on Fixed Assets       | 3,83,29,468                           | 29900556   |
| Items Disallowable u/s. 43B        | 34,86,57,102                          | 31,36,04,732   |
| Provision for Bad & Doubtful Debts | 1,23,36,78,644                        | 1,21,68,07,577   |
| <b>Net Deferred Tax Asset</b>      | <b>1,62,64,17,398</b>                 | <b>1,56,24,83,024</b>                                  |

- b) Deferred Tax Assets have not been recognized in the accounts since there is no virtual certainty supported by convincing evidence that sufficient taxable income will be available against such Deferred Tax Assets in future.
- c) Deferred Tax is calculated using tax rates and laws that have been enacted or subsequently enacted as on the Balance Sheet date.

**NOTE 24: PARTICULARS OF LOANS AND ADVANCES**

Advances recoverable in cash or kind or for value to be received

(Amount in ₹)

| PARTICULARS   | As at 31 <sup>st</sup> March,<br>2017 | As at 31 <sup>st</sup> March,<br>2016 |
|---|---------------------------------------|---------------------------------------|
| a) Considered good - Fully Secured  |                                       |                                       |
| 1. Hire Purchase Advances   | 98,090                                | 6,52,330                              |
| 2. Amount Recoverable from Prized Subscribers   | 137,712,845,142                       | 1,24,71,39,40,363                     |
| 3. Revenue Recovery Debtors   | 480,02,66,830                         | 5,341,852,741                         |
| 4. Chitty/New Chitty Loans  | 1350,76,34,051                        | 13,263,490,334                        |
| 5. Gold Loan  | 782,10,37,431                         | 7,526,464,859                         |
| 6. FD/New FD Loan   | 556,833,394                           | 59,98,77,192                          |
| 7. House Loan to Employees  | 420,993,792                           | 41,60,27,375                          |
| 8. Vehicle Loan to Employees  | 42,521,843                            | 1,10,91,379                           |
| 9. Trade Loan   | 11,375                                | 19,961                                |
| 10. Housing /New Housing Finance Scheme   | 6,29,67,70,852                        | 3,61,55,52,139                        |
| 11. Reliable Customer Loan  | 15,46,20,94,694                       | 11,97,49,82,296                       |
| 12. Consumer Vehicle Loan   | 37,18,94,475                          | 35,95,92,680                          |
| 13. Tax Planning Loan Scheme  | 3,10,045                              | 2,72,454                              |
| 14. Sugama Akshaya OD   | 7,87,68,246                           | 7,32,24,394                           |
| 15. Mangalya Loan   | 3,587,637                             | 22,57,837                             |
| 16. Vidyadhanam Loan  | 11,181,783                            | 1,14,42,654                           |
| 17. KSFE Haritham Loan  | 15,650                                | 1,49,689                              |
| 18. Interest Due and Outstanding  | 223,410,135                           | 28,73,72,204                          |
| 19. Computer Loan to Employees  | 81,899                                | 2,41,127                              |
| Various schemes (Note 11(b)) under 'Other Loans & Advances' is inclusive of the interest accrued but not due under the respective schemes |                                       |                                       |
| b) Considered good – Unsecured  |                                       |                                       |
| 1. Security Deposit   | 71,34,262                             | 63,25,546                             |
| 2. Loans & Advances to Staff  | 12,62,04,887                          | 14,36,52,278                          |
| 3. Loans & Advances to Related Parties  | (6,937)                               | (6,937)                               |
| 4. Advance Payment to Creditors   | 16,78,510                             | 1,57,74,708                           |
| 5. Balance with Government Agencies   | 124                                   | 124                                   |
| 6. Other Tax Receivables  | 94,24,666                             | 12,74,881                             |
| 7. Prepaid Expenses   | 42,63,041                             | 36,61,099                             |
| 8. Advance Income Tax/TDS   | 82,20,04,609                          | 21,54,59,499                          |
| 9. Wealth Tax   | 8,551                                 | 8,629                                 |
| 10. Interest Receivables  | 1203                                  | 1,230                                 |
| 11. Others  | 8,76,444                              | 8,44,075                              |
| c) Considered Bad/ Doubtful   | 577,89,52,786                         | 3,50,59,52,786                        |



#### **NOTE 25: INTERBRANCH ACCOUNTS**

- a) Inter branch accounts shown under Other Current Assets in Note 12 and Inter Office remittance in transit shown under Cash & Cash Equivalents in Note 10.

| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| Inter Branch Current Account Asset / (Liability)     | 220,97,66,545                      | 1,56,11,64,285                     |
| Inter Office Remittance in Transit Asset/(Liability) | 5                                  | 305                                |
| <b>Total</b>   | <b>2,20,97,66,550</b>              | <b>1,56,11,64,590</b>              |

The net difference of current accounts represents the difference between the Head Office and Branches and between Regional Offices and Branches. Efforts are being continued to reconcile the same. The Inter Office Remittance in Transit represents the fund transferred between Branches, Regional office and Head Office for which entries are not completed at year- end.

- b) **Lucky VAT Account:** The scheme has been discontinued since 31-03-2008. Lucky VAT Account at all the branches, except for 3 Units has been reconciled. There is an un-reconciled Net Debit Balance of ₹3.70 lacs as on 31-03-2017.

#### **NOTE 26: TREASURY DEPOSIT**

Out of ₹3,63,165.54 lacs (P.Y. ₹3,29,300.28 lacs) deposit receipts amounting to ₹24,020.52 lacs is pledged with the Registrar of Chitties in accordance with the provisions of The Kerala Chitties Act 1975 and ₹1,81,859.70 lacs in accordance with the provisions of Chit Fund Act 1982. Out of amounts pledged with the Registrar of Chitties, an amount of ₹17,761.99 lacs is Chitty Security Deposit matured but not released for various statutory reasons.

#### **NOTE 27: AUCTION VEETHAPALISA IN TERMINATED CHITTIES**

Auction Veethapalisa in Terminated Chitties under Kerala Chitties Act 1975 is shown as liability. From F.Y.2014-15 onwards the Board, vide Resolution No.6738 dt 11-11-2014, has decided to treat forfeited Veethapalisa of Chitties under Chit Fund Act 1982 as Income of Company at the time of termination of chitty after adjusting defaulted amount. As such, during the year, the Company has accounted an amount of ₹1054.37 lacs as income as against ₹287.48 lacs in the previous year.

#### **NOTE 28: REVISED BHADRATHA SOCIAL SOCIETY SCHEME**

The Company acts as agent of Government of Kerala in respect of Revised Bhadratha Social Security Scheme on commission basis. Since the scheme has been discontinued, the account shows a net balance of ₹163.48 lacs due to pending reconciliation.

| PARTICULARS   | (Amount in ₹)                      |                                    |
|---|------------------------------------|------------------------------------|
|   | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| Deposits Received & Outstanding                       | 1,23,25,730                        | 1,23,86,430                        |
| Interest Accrued on Deposit                           | 3,69,43,120                        | 3,45,30,543                        |
| Interest Credited by Treasury on the Amount Deposited | 30,54,83,564                       | 29,63,57,319                       |
| <b>Sub Total (A)</b>                                  | <b>35,47,52,414</b>                | <b>34,32,74,292</b>                |
| Less: Amount Receivable from Govt. on account of      |                                    |                                    |
| (a) Commission Paid                                   | 10,58,469                          | 10,58,469                          |
| (b) Interest Accrued on Deposit Receivable from Govt  | 3,77,64,421                        | 3,77,64,422                        |
| (c) Balance with Treasury                             | 29,95,81,224                       | 28,48,30,468                       |
| <b>Sub Total (B)</b>                                  | <b>33,84,04,114</b>                | <b>32,36,53,359</b>                |
| <b>TOTAL (A - B)</b>                                  | <b>1,63,48,300</b>                 | <b>1,96,20,933</b>                 |

#### **NOTE 29: OTHER MATTERS**

- a) The Company acts as the agent of the Government of Kerala in respect of Bhadratha Social Security Scheme. The amount collected by branches and remitted to Head Office shows a net difference of ₹0.18 lacs (P.Y. ₹0.17 lacs).



- b) Interest accrued on fixed deposit from public shown under head 'Short Term Borrowing' in Note 5 (b) (1) (iii) includes interest accrued but not due. Since number of depositors are large coupled with varying due dates of payment, there is practical difficulty in ascertaining interest accrued and due & interest accrued but not due separately.
- c) Matured Fixed Deposits not withdrawn includes unclaimed matured deposits of <7 years and there are no deposits > 7 years (PY ` 0.19 lacs) required to be transferred to Investor Education and Protection Fund during FY 2016-17.
- d) Maximum balance outstanding at any time during the year with non-scheduled banks (Treasuries and District Co-Operative Banks) is not exhibited in Note 10. In view of large number of accounts maintained at different branches, it is not possible to compile the figures, within the existing system framework.
- e) As required under AS-5, both Prior Period Income and Expenditure have been disclosed separately in Note No.19.
- f) As per the letter received from Life Insurance Corporation of India, an additional provision for contribution towards Group Gratuity Scheme has been provided for `70,75,883/- during the year.
- g) Finance Payable Chitty/Kuri shown in Note 6 (a) (1) amounting to `12,06,833.06 lacs (P.Y. `11,10,844.53 lacs includes Prize Money Payable amounting to `1,04,260.74 lacs (P.Y. `91,078.32 lacs-). This includes the amount payable in respect of tickets substituted by the Company. The said amount is net of the prize money paid in advance.
- h) Government of Kerala has allotted 15 cents of land to construct Kollam branch building as per letter from District Collector, Kollam vide Letter No.L3-23875/72-3 dated 04-10-1976. Though it is said that assignment will be given, no assignment has been obtained so far. The cost of the land has not been paid to the Government, as the same has not been fixed so far.
- i) At all branches, balances of debtors and creditors are confirmed on random basis.
- j) From FY 2016-17, guarantee commission paid to Government is being treated as an admissible expenditure for of computation of taxable income. This decision to change in tax treatment of the same is based on expert opinion received with regard to taxability of the same under provisions of Section 40(a)(iib) of Income Tax Act 1961. Possibility of filing revision petition u/s 264 of the IT Act 1961 for FY 2014-15 and 2015-16 is also being looked into.
- k) Based on the expert opinion received with regard to treatment of provision created for bad and doubtful debts in light of judgment of Hon'ble Supreme Court of India in Vijaya Bank vs CIT (2010) 323 ITR 166 (SC), appropriate change has been made in the computation of taxable income for FY 2016-17.

**l) Cash & Cash Equivalents Classification**

| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| A) Cash & Cash Equivalents                               |                                    |                                    |
| i) Balance with Banks                                    |                                    |                                    |
| 1. Current Accounts                                      | 116,66,20,869                      | 79,48,00,799                       |
| 2. Fixed Deposits Accounts                               | 3,57,58,32,906                     | 1,75,91,41,529                     |
| ii) Balance with Treasury                                |                                    |                                    |
| 1. Treasury SB Account                                   | 16,55,82,502                       | 12,17,16,977                       |
| 2. Fixed Deposits  | 36,31,65,54,180                    | 29,96,84,46,623                    |
| ii) Cash on Hand   | 11,03,40,961                       | 10,37,78,886                       |
| iii) Cheques/DD on Hand                                  | 2,47,16,836                        | 1,73,13,000                        |
| iv) Inter Office Remittance                              | 5                                  | 305                                |
| B) Earmarked Balance with Bank (Unpaid Dividend)         | 2,480                              | 2,500                              |
| C) Treasury Deposits held as Security against Borrowings | -                                  | 2,78,05,00,000                     |
| D) Bank Deposits with more than 12 Months Maturity       | 14,73,60,358                       | 18,10,79,000                       |
| <b>TOTAL</b>   | <b>41,507,011,097</b>              | <b>35,726,779,919</b>              |





m) Amount due from Officers:

| PARTICULARS   | (Amount in ₹)                      |                                    |
|---|------------------------------------|------------------------------------|
|   | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| i) Advances include dues from Officers of the Company | 251,112,669                        | 261,347,670                        |
| ii) Maximum amount due from Officers of the Company   | 306,766,934                        | 314,988,190                        |

- n) As per Government Order No: (MS) No.487/04/fin dated 16-10-2004, Guarantee Commission due has to be paid in two Instalments - on 1st April & 1st October. Company has been paying Guarantee Commission due on outstanding balance of Fixed / Sugama /Short Term Deposits as at end of the previous financial year. Accrued interest thereon is not reckoned for the purpose of calculation of guarantee commission.
- o) The Company is permitted to accept deposits from public to the extent of deposits guaranteed by Government of Kerala. The Government had guaranteed deposit to the extent of ₹3000 crore vide GO (MS) No.182/2012/TD dated 24th September 2012 for a period of 10 years from 17th August 2012. As per Government Order No: G.O. (MS) No.77/2016/TD dated 25.07.2016, Company's Guarantee coverage was enhanced to ₹6000 Crores. The guarantee coverage limit was further enhanced to ₹7000 Crores vide Government Order No: G.O. (MS) No.24/2017/Taxes dated 18.04.2017.t) Government vide Government Order No. G.O.(MS) No.54/2016/Taxes dated 16.04.2016 was pleased to enhance Company's Paid up Capital from Rs.50 Crores to Rs.100 Crores by issuance of bonus shares in the ratio of 1:1. The GO further directed to pay 100% dividend on the equity shares from 2015-16 onwards and exempted the Company from paying Service charges from 2015-16 onwards.
- p) Government, vide Government Order No. G.O. (MS) No.54/2016/Taxes dated 16.04.2016 was pleased to enhance Company's Paid up Capital from ₹50 Crores to ₹100 Crores by issuance of bonus shares in the ratio of 1:1. The GO further directed to pay 100% dividend on the equity shares from 2015-16 onwards and exempted the Company from paying Service charges from 2015-16 onwards.v) As per the provisions of Chit Fund Act 1982 the Company has provided 10% of Book profit to Chitty Reserve Account.
- q) Comptroller & Auditor General of India, in their comments u/s 619(4) of Companies Act 1956 had stated about profits for FY 2011-12 being overstated by Rs 33.31 crores arising out of understatement of earned leave salary, unwarranted reversal of guarantee commission of FY 2008-09 and certain other qualifications.
- r) The Company has a system to identify the customers at the time of opening accounts in respect of loans and deposits. Steps are also being initiated to identify the customers in line with the guidelines issued by the RBI under provisions of Prevention of Money Laundering Act 2002/Know Your Customer (KYC) norms.
- s) As per the provisions of Chit Fund Act, 1982, the Company has provided 10% of Book profit to Chitty Reserve Account.
- t) A private complaint was filed before Vigilance & Anti Corruption Bureau against Sri PT Jose, former Chairman of the Company. Some of the charges were dropped & a Vigilance case for remaining charges was registered against him for inflicting loss to the Company in land acquisition during 2014/ excess travel claims/ excess mobile bill claimed.
- u) Salary (@ 50% of their last drawn salary) amounting to Rs. 995.16 lacs paid to employees who were continuing in service after retirement (owing to dispute with regard to retirement age) was accounted as salary advance. Based on the judgment of Hon'ble High Court of Kerala dated 14.07.2017, the salary advance so paid was treated as salary and accordingly charged to profit and loss account during FY 2016-17.

#### **NOTE 30: SEGMENT REPORTING (Accounting Standard-17)**

Since the Company primarily operates in one segment - Chit Business segment reporting as required by Accounting Standard-17 is not applicable. There is no reportable geographical segment either.

#### **NOTE 31: RELATED PARTY DISCLOSURE (Accounting Standard-18)**

##### **A) List of Related Parties**

- a) Key Management Personnel:
- Mr. Joshy Paul Veliyath, Managing Director (up to 31.12.2016)
  - Mr. A.Purushothman, Managing Director (from 03.01.2017 onwards)
  - Mr. P. T. Joseph, Chairman (up to 23.05.2016)
  - Adv. Peelipose Thomas, Chairman (from 10.11.2016 onwards)



B) Transactions with Related Parties

- a) Payments to Directors, Key Management Personnel and other Related Parties.

(Amount in ₹)

| PARTICULARS  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
|--|------------------------------------|------------------------------------|
| i) Amount due from Directors/Related Parties   | Nil                                | 1,69,840                           |
| ii) Salaries Allowances and Bonus include  |                                    |                                    |
| (a) (a) Honorarium to Chairman   |                                    |                                    |
| (i) Mr. P. T. Joseph   | 35,333                             | 2,40,000                           |
| (ii) Adv. Peelipose Thomas   | 94,000                             | Nil                                |
| (b) (b) Honorarium to Vice Chairman  | 18,000                             | 1,20,000                           |
| (c) (c) Remuneration to the Managing Director  |                                    |                                    |
| (i) Sri. P. Rajendran  | 0                                  | 27,68,738                          |
| (i) Sri. Joshy Paul Veliyath   | 8,28,154                           | 1,94,606                           |
| (iii) Sri. A. Purushothaman  | 1,84,650                           | 0                                  |
| iii) Other payments to the MD/Other Directors:   |                                    |                                    |
| (a) (a) Other payments to MD/Other Directors   | 1,79,999                           | 8,59,859                           |
| (b) (b) Employer's Contribution to Gratuity Fund/ Provident Fund Sri. P. Rajendran Managing Director | 0                                  | 127,310                            |
| (c) (c) Others (Sitting Fee)   | 1,31,000                           | 92,700                             |
| iv) Travel Expenses includes expenses incurred by:   |                                    |                                    |
| (a) (a) Managing Director  | 27,800                             | 2,960                              |
| (b) (b) Other Directors & Chairman   | 2,29,150                           | 5,95,217                           |

- b) There are no other related party transactions, which are material in nature, requiring disclosure.

C) Guarantee Commission Payable to Government of Kerala.

The Company has been remitting Guarantee Commission on the Fixed/Sugama/Short Term Deposits outstanding as at the end of the preceding financial year. Interest accrued on Deposits is not considered for the purpose of remitting Guarantee Commission as interest is paid on a monthly basis & Company is not having any cumulative deposit scheme.

The Comptroller & Auditor General during the course of their inspection during 2003-04 had stated that an amount of ₹561 lakhs is due up to that year on account of difference in method adopted for computation of Guarantee Commission.

**NOTE 32: INCOME TAX, INTEREST TAX AND SERVICE TAX**

Income Tax Assessment completed upto AY 2015-16.

Status of pending cases under Income Tax, Interest Tax and Service Tax as on 31.03.2017 is tabulated below:

| INCOME TAX<br>AY | PARTICULARS   | STATUS  |
|------------------|---|---------|
| 1994-95          | AO was directed to reconsider interest u/s 244A by Hon'ble High Court of Kerala   | Pending |
| 1995-96          | ACIT, Thrissur issued demand order u/s 156 during 2015-16 against which Company filed rectification of application ACIT issued fresh orders u/s 154 raising demand of Rs.53.90 lacs | Pending |



|   |   |             |
|---|---|-------------|
| 2004-05 to 2009-10 and 2011-12 to 2012-13 | ITAT passed Order directing AO to re-examine the issue of auction veethapalisa afresh, AO confirmed disallowance and raised demand of Rs. 3150 lacs of which Rs. 1350 lacs was already paid by Company. Aggrieved by the Order, appeal was filed before CIT (Appeals). During FY 2015-16, the Company however paid full amount demanded totalling to Rs 1712 lakhs as detailed below - AY 2004-05 (Rs 127.22 lakhs), AY 2005-06 (Rs 256.64 lakhs) AY 2006-07 (Rs 607 lakhs) AY 2007-08 (Rs 56.77 lakhs) AY 2008-09 (Rs 144.50 lakhs) AY 2009-10 (Rs 146.85 lakhs) AY 2011-12 (Rs 184.87 lakhs) and AY 2012-13 (Rs 188.62 lakhs). Appeal has been filed after remitting the demand amount in full. | Pending     |
| 2010-11, 2013-14 to 2015-16               | Assessment u/s 143(3) for AY 2013-14 & 2015-16 and u/s 147 for AY 2010-11 was completed disallowing undistributed veethapalisa raised demand for AY 2010-11 (Rs 266.57 lakhs), AY 2013-14 (Rs 257 lakhs) and AY 2015-16 (Rs 65.40 lakhs), Appeal filed before CIT (appeal) for these years. Appeal was also filed for AY 2014-15 against disallowance of undistributed veethapalisa amounting to Rs 607.20 lakhs.   | Pending     |
| 2008-09 to 2016-17                        | The Income Tax Department (TRACES) has raised demand notices on some procedural irregularities regarding TDS from AY 2007-08 to 2017-18 amounting to Rs 31.88 lakhs till 21.02.2018. The same is being looked into and getting rectified on an ongoing basis.   | In progress |

| INTEREST TAX<br>AY | PARTICULARS   | STATUS  |
|--------------------|---|---|
| 1997-98            | IT Appeal filed before Hon'ble High Court of Kerala against Order of ITAT, Kochi  | Judgment in favour of Revenue. Fresh demand for Rs 59.94 lakhs received on 21.02.2018 |
| 1997-98 to 2000-01 | Appeal filed before CIT (Appeals) against Order of AO<br><br>SLP (SLP(C) No 26727 OF 2008) filed with Hon'ble Supreme Court during 2008 against Interest tax applicable on finance charge amounting to Rs 1043.48 lacs under Hire Purchase scheme | Pending<br><br>Pending for final hearing  |

| SERVICE TAX<br>AY  | PARTICULARS   | STATUS  |
|--------------------|---|---------|
| 2013-14 & 2014-15  | Commissioner of Central Excise, Customs & Service Tax- Calicut demanded Rs 761.85 lakhs along with venality of Rs.381.03 lakhs towards Service charges paid to Government during FY 2012-13 and 2013-14. Appeal filed before CESTAT | Pending |
| 2011-12 to 2013-14 | Addl. Commissioner, Calicut raised a demand of Rs 6 lakhs being Service tax on commission received on sale of lottery tickets. Personal hearing held and Order awaited.   | Pending |



|                    |   |                       |
|--------------------|---|-----------------------|
| 2013-14            | Asst Commissioner, Tsr issued an Order for Rs 0.70 lakhs (including penalty) relating to Service tax on salary paid to Kelso staff. Appeal filed with Commissioner (Appeals) .  | Pending               |
| 2015-16 & 2016-17  | Commissioner of Central Excise, Customs & Service Tax- Calicut issued demand for Rs 280.87 lakhs regarding irregular availment of CENVAT credit on guarantee commission paid to Government and other short payments. Reply to the show cause notice filed.  | Hearing in March 2018 |
| 2014-15 & 2015-16  | CERA team issued notice for irregular availment of CENVAT credit amounting to Rs 10.98 lakhs and for short payment of service tax of Rs 1.31 lakhs. Remitted Rs 3.48 lakhs and submitted explanation for non-payment of balance amount.   | Pending               |
| 2012-13 to 2014-15 | Asst. Commissioner, Tsr filed an appeal before the Commissioner (Appeals) against his own orders, disposing off 5 show cause notices with regard to non payment of service tax on commission received from WUMT business. The appeal was against dropping off demand on 3-show cause notices and the decision for not imposing penalty on 2 show cause notices on Service tax was already remitted. | Pending               |
| 2013-14 & 2014-15  | Appeal filed against the Order of Asst. Commissioner, Tsr rejecting our refund application (based on CBEC notification No.19/2015-ST dtd 14.10.2015) for Rs.3.64 lakhs being service tax remitted with interest on WUMT & Express money transactions for the period July 2012 to Sept 2014.   | Pending               |
| 2008-09 to 2016-17 | Appeals filed against Orders received at our various branches which are pending before Commissioner (Appeal) Ernakulam. Major portion of the demand was on chitty related income. We expect favourable Orders based on the Supreme Court verdict dtd 04.07.2017 on Union of India Vs. Margadarshi Chit Funds (chit funds are not liable to Service tax upto 13.05.2015)                             | Pending               |

### **NOTE 33: CONTINGENT LIABILITIES**

| PARTICULARS  | (Amount in ₹)                      |                                    |
|--|------------------------------------|------------------------------------|
|  | As at 31 <sup>st</sup> March, 2017 | As at 31 <sup>st</sup> March, 2016 |
| a) a) The Company has obtained stay from Hon'ble High Court of Kerala against the Lok Ayukta decision to refund the IT deducted (TDS) on rent from the building owner of Vithura Branch  | 1,73,490                           | 1,73,490                           |
| b) b) The Company had entered into a consultancy agreement with M/s Kerala State Construction Corporation Ltd on 29-03-2010 for construction of office complex (G+4) at its site at Kakkanad Kochi for an estimated cost of Rs.265.25 lakhs. During the year 2011-12 they have submitted a revised Bill of Rs.296.25 lacs. Till 31-03-2016 amount to the tune of Rs.280.85 lakhs has been paid to them.  | 15,87,616                          | 15,87,616                          |
| c) c) The Company was exempted from the provisions of ESI Act up to 31-03-2008. The Company had taken up with the Government the issue of extending the ESI exemption for 2008-09 2009-10 2010-11 & 2011-12. However Government informed on 12-10-2011 that the Company's request for exemption could not be considered since the medical benefits given by it are neither similar nor superior to those provided under the ESI scheme. The matter was subsequently taken up before the Government and again it was not considered favourably. In the meanwhile ESI authorities conducted inspection and demanded a sum of Rs.2109806/-. The Company approached Employee Insurance Court and obtained a stay with regard to the aforesaid orders. The liability of Rs.21.10 lakhs is up to 31-10-2011. | 21,09,806                          | 21,09,806                          |
| d) Rent Escalation Claim   | 56,71,260                          | 38,00,444                          |



- e) The Payment of Bonus (Amendment) Act 2015 notified on 1st January 2016 has enhanced the eligibility of wage limit with effect from 1st day of April 2014. No provision for the additional liability of bonus for the year 2014-15 as per the amendment is provided for pending receipt of Government Order.

1, 08,91,214

1, 08,91,214

**TOTAL****2,04,33,386****1,85,62,570****NOTE 34: CONTINGENT CONTRACTS**

- a) The Company had placed an order with M/s. Nest Systems & Technologies (P) Ltd for Design, Development & Implementation of "Core Application Software for BusinessAccounting" (CASBA) for a contract value of ₹216.10 lakhs (excluding AMC) on 03-08-2009, out of which an amount of ₹184.39 lakhs has been paid to them up to 31.03.2017.
- b) The Company had entered into a contract with M/s. Pine IT Consultants for AMC services in relation to BAS on 07.01.2016 for a contract value of ₹3.18 lakhs, out of which an amount of ₹1.59 lakhs has been paid to them till 31.03.2017.
- c) The Company had issued work order to M/s Accel Frontline Limited on 20-05-2008 for Design, Development Installation & Commissioning of a Centralized Application Software (CAS) for integrating various system applications. The contract value was ₹61.16 lakhs out of which an amount of ₹39.28 lakhs had been paid to them up to 31-03-2017.
- d) The Company had entered into a contract with M/s. BSNL for VSAT services on 08.05.2015 for a contract value of ₹132.75 lakhs out of which an amount of ₹65.98 lakhs has been paid to them till 31.03.2017.
- e) The Company had entered into a tripartite contract with M/s. BSNL and M/s Dimension Data for Managed Network Service on 08.05.2015 for a contract value of ₹651.46 lakhs out of which an amount of ₹277.01 lakhs has been paid to them till 31.03.2017.
- f) The Company had entered into contract with M/s. Hykon India (P) Ltd in relation to AMC services for UPS on 01.02.2017 for a contract value of ₹50.85 lakhs out of which no amount has been paid to them till 31.03.2017.
- g) The Company had entered into a contract with M/s. School of Management Studies, Cochin University of Science and Technology for study on restructuring of KSFE Ltd 30.10.2015 for a contract value of ₹24 lakhs out of which an amount of ₹10 lakhs has been paid to them till 31.03.2017.

**NOTE 35: DIVIDEND**

In terms of revised Accounting Standard (AS) 4 'Contingencies and Events occurring after the Balance Sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules 2016, the Company has not appropriated dividend on shares on recommendation of the Board and would record the same as a liability on the date of approval by the shareholders at the ensuing Annual General Meeting. However, the proposed dividend as at 31 March 2016 was accounted for as liability in accordance with the then existing Accounting Standard.

**NOTE 36: SPECIFIED BANK NOTES**

Details of specified Bank Notes (SBN) held and transacted during the period from 08.11.2016 to 30.12.2016 as required by Schedule III of the companies Act, 2013:

| <b>PARTICULARS</b>                                      | <b>SBNs</b>        | <b>Other Denomination Notes</b> | <b>Total</b>         |
|---|--------------------|---------------------------------|----------------------|
| Closing Balance of Cash on Hand as on 08/11/2016        | 183,897,500        | 24,566,308                      | 208,463,808          |
| Add:- Permitted Receipts                                | 18,828,275         | 9,105,842,993                   | 9,124,671,268        |
| Total   | 202,725,775        | 9,130,409,301                   | 9,333,135,076        |
| <b>Less:- Permitted Payments</b>                        | -                  | <b>2,819,066,750</b>            | <b>2,819,066,750</b> |
| Less :- Amounts deposited in Banks                      | 202,725,775        | 6,109,560,699                   | 6,312,286,474        |
| <b>Total</b>  | <b>202,725,775</b> | <b>8,928,627,449</b>            | <b>9,131,353,224</b> |
| <b>Closing Balance of Cash on Hand as on 30/12/2016</b> | -                  | <b>201,781,852</b>              | <b>201,781,852</b>   |



During the above period, the customers and agent have directly deposited cash in the bank accounts in the ordinary course of business. The aggregate amounts of such deposits are currently not available with the Company and not included in the table.

**NOTE 37: EARNINGS PER SHARE**

(Amount in ₹)

| <b>PARTICULARS</b>  | <b>Year ended 31<sup>st</sup><br/>March, 2017</b> | <b>Year ended 31<sup>st</sup><br/>March, 2016</b> |
|---|---|---|
| Earnings Per Share (Basic & Diluted)  | 132   | 103   |
| Net Profit as per Profit & Loss Account considered as Numerator for Computing EPS | 852,746,012                                       | 358,742,848                                       |
| The Weighted Average Number of Equity Shares used as Denominator                  | 6,452,055   | 3,475,410   |
| Nominal Value of Shares   | 100   | 100   |

**NOTE 38:**

The previous year figures have been re-grouped/reclassified, wherever necessary to conform to the current year presentation.

**As per our report of even date**  
  
**For Krishnamoorthy & Krishnamoorthy**  
**Chartered Accountants**  
**FRN: 001488S**

**Sd/-**  
**K. J. Narayanan**  
**Partner**  
**Membership No: 202844**

**Place: Thrissur**  
**Date: 16.03.2018**

**For and on behalf of the Board**

**Sd/-**  
**Adv. Peelipose Thomas**  
**Chairman**

**Sd/-**  
**A. Purushothaman**  
**Managing Director**

**Sd/-**  
**Mini. V.R.**  
**Director**

**Sd/-**  
**S. Sarath Chandran**  
**General Manager (Finance)**

**Sd/-**  
**Manojkumar. V.R.**  
**Company Secretary**





प्रधान महालेखाकार (आर्थिक एवं राजस्व क्षेत्र लेखापरीक्षा)

का कार्यालय, केरल, तिरुवनन्तपुरम

OFFICE OF THE PRINCIPAL ACCOUNTANT GENERAL (ECONOMIC AND REVENUE SECTOR AUDIT)  
KERALA, THIRUVANANTHAPURAM

**COMMENTS OF THE COMPTROLLER AND AUDITOR GENERAL OF INDIA UNDER SECTION 143(6)(b) OF THE COMPANIES ACT, 2013 ON THE FINANCIAL STATEMENTS OF KERALA STATE FINANCIAL ENTERPRISES LIMITED, THIRISSUR FOR THE YEAR ENDED 31 MARCH 2017**

The preparation of financial statements of Kerala State Financial Enterprises Limited, Thrissur for the year ended 31 March 2017 in accordance with the financial reporting framework prescribed under the Companies Act, 2013 (Act), is the responsibility of the Management of the Company. The Statutory Auditors appointed by the Comptroller and Auditor General of India under Section 139(5) of the Act are responsible for expressing opinion on the financial statements under Section 143 of the Act based on independent audit in accordance with Standards on auditing prescribed under section 143(10) of the Act. This is stated to have been done by them vide their Audit Report dated 16th March 2018.

I, on behalf of the Comptroller and Auditor General of India, have conducted a supplementary audit under Section 143(6) (a) of the Act of the financial statements of Kerala State Financial Enterprises Limited, Thrissur for the year ended 31 March 2017. This supplementary audit has been carried out independently without access to the working papers of the Statutory Auditors and is limited primarily to inquiries of the Statutory Auditors and Company personnel and a selective examination of some of the accounting records. On the basis of my audit nothing significant has come to my knowledge which would give rise to any comment upon or supplement to statutory auditor's report

*For and on behalf of the Comptroller and Auditor General of India*

Sd/-

Thiruvananthapuram  
Dated: 08-06-2018

**K P ANAND**  
PRINCIPAL ACCOUNTANT GENERAL (E & RSA), KERALA



## GOVERNMENT OF KERALA

Computer No.800985

No. PU C2/50 / 2018.Fin.

Finance (PUC) Department

**COMMENTS OF ADDITIONAL CHIEF SECRETARY (FINANCE ) ON THE AUDITED ANNUAL ACCOUNTS  
OF "KERALA STATE FINANCIAL ENTERPRISES LTD" FOR THE YEAR 2016-17**

1. The profit of the company has increased by 40% compared to the previous year.
2. All the branches of the company should comply with the provisions of Prevention of Money Laundering Act, 2A02 and 'Know your Customer'
3. Reconciliation and confirmation of inter branch accounts, head office movements of Fixed Assets and Suspense accounts may be done urgently.
4. The company should comply with the classification and disclosure requirements of Schedule III of the Companies Act, 2013 with respect to Loans and Advances.
5. Migration audit should be duly completed in all branches for the implementation of core based accounting system.
6. The company should comply with the Accounting Standard 9, Clause 18 (c ) of KSFE Chit Agreement in respect of Auction Veethapalisa and Gold loan account.
7. Maintain unique identification number on fixed assets and the fixed asset register.
8. The net working capital shows that the company can only meet its current financial obligations. Hence the company should take steps to improve the net working capital by replacing short-term debt with long-term debt etc.
9. Registration of chits should be made properly as per rules

Thiruvananthapuram  
Dated: 25.05.2018

Sd/-  
**SHARMILA, MARY JOSEPH**  
Secretary (Finance-Expenditure)

**Seriatim explanation on Comments of Secretary (Finance Expenditure) on the Audited Annual Accounts of the Company for FY 2016-17:**

1. Noted.
2. The Company has issued instructions for making applicable KYC norms on all deposits/loan accounts and on all high value chitties at all branches vide HO circular Nos.110/2008 dated 17.11.2008 and 64/2016 dated 23.12.2016. During 2016-17, Company had implemented CORE solutions connecting all its branches and subsequently initiated steps for linking aadhar with customer id vide letter No. 7809 dated 03.03.2018. The matter is being followed up regularly and significant progress in this regard is expected during first half of FY 2018-19.
3. Noted. The differences in transfer of fixed assets between units are being reconciled. Steps have been already initiated for completion of pending reconciliation. As branch audit for FY 2017-18 is already over the accounting staff is being assigned with the task of completing pending reconciliation in a time bound manner.
4. Advances are classified in the financial statements as per the practice hitherto followed. Steps are



being initiated to put in place a system wherein computerized statements showing all advance particulars with security details could be generated. Roll out of CORE solution is expected to facilitate this exercise.

5. Noted for compliance. Steps are being initiated for completion of migration/application audit in a time bound manner.
6. (I) Since introduction of CFA1982, Company is strictly following accounting policy with regard to accounting of forfeited dividend on chitties registered under CFA1982 as recommended / approved by the Audit Committee / Board, in sync with practices commonly followed by the industry, containing the spirit of the technical note issued by ICAI, judicial pronouncement of various Courts/ Appellate authority/Supreme Court, expert opinion of the Tax Consultants, business practices followed by the company on the subject, spirit of the provisions of Section 21(c) of the CFA 1982 etc. The position with regard to chitties registered under the erstwhile "Kerala Chitty Act, 1975" is different. The Company has not identified and accounted the forfeited veethapalisa on terminated chitties as income in view of lack of specific provision/clauses under the relevant Chitty Act, and also considering the landmark judgement of Hon'ble Supreme Court in the Kerala State Financial Enterprises Ltd., V/s. M.V. Alexander Jacob. (II) The Company is accounting income on all performing advances and no income is accounted on NPA Gold Loan accounts.
7. Noted. The Company is having large number of fixed assets held at different branches/RO/HO. Large number of purchases of assets (especially IT related) is done centrally and delivered at branches concerned. At present, units are maintaining branchwise fixed asset register. Appropriate steps would be initiated so as to facilitate system-based control over fixed assets.
8. Noted. Funding options would be explored.
9. Noted. Strict instructions have been issued, from time to time for ensuring compliance.

Sd/-

**Adv. PEELIPOSE THOMAS**  
**CHAIRMAN**

**[DIN: 07682129]**

**Place: Thrissur**

**Dated: 18-06-2018**


**THIRUVANANTHAPURAM**

- 1) AMBOORI (416)**  
GROUND FLOOR  
EROORICKAL BUILDINGS,  
AMBOORI.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 505  
Phone : (0471) 2245777  
Mobile : 9400028416  
E mail : 416@ksfe.com
- 2) ARYANADU (350)**  
ULLAS PLAZA  
OPP.PWD REST HOUSE,  
ARYANADU.P.O.  
THIRUVANANTHAPURAM DT  
PIN 695 542  
Phone : (0472) 2851966  
Mobile : 9496013350  
E mail : 350@ksfe.com
- 3) ATTINGAL (11)**  
SRUTHI TOWER,  
VAKKOM RASHEED ROAD,  
OPP.PRIVATE BUS STAND,  
ATTINGAL.P.O.  
THIRUVANANTHAPURAM  
PIN 695101  
Phone : (0470) 2622375  
Mobile : 9447797011  
E mail : 11@ksfe.com
- 4) ATTINGAL EVENING (286)**  
KRISHNA TOWERS,  
PALACE ROAD,  
NEAR PRIVATE BUS STAND,  
ATTINGAL.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 101  
Phone : 0470-2621575  
Mobile : 9446006286  
E mail : 286@ksfe.com
- 5) AZHOOR (260)**  
HIECS BUILDING  
FIRST FLOOR,  
PERUNGUZH.P.O.  
THIRUVANANTHAPURAM  
PIN- 695 305  
Phone : (0470)2634156  
Mobile : 9447179260  
E mail : 260@ksfe.com
- 6) BALARAMAPURAM (109)**  
1ST FLOOR, ORION PLAZA  
BALARAMAPURAM P.O  
THIRUVANANTHAPURAM  
PIN - 695 501  
Phone : (0471) 2400656  
Mobile : 9447797109  
E mail : 109@ksfe.com
- 7) BALARAMAPURAM EVNG. (366)**  
OASIS TOWER,  
KALLAMBALAM JUNCTION,  
BALARAMAPURAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 501  
Phone : (0471) 2407366  
Mobile : 9496007366  
E mail : 366@ksfe.com
- 8) CHALA (TVM) (130)**  
1ST FLOOR, GOURI PLAZA,  
TC 38/438-3, CHENTHITTA,  
CHALA P.O  
THIRUVANANTHAPURAM  
PIN : 695 036  
Phone : (0471) 2471259  
Mobile : 9447797130  
E mail : 130@ksfe.com

- 9) CHIRAYINKIZHU (145)**  
KADAYIL, VILAKAM BUILDING,  
VALIYAKADU JN., CHIRAYINKIL.P.O.  
THIRUVANANTHAPURAM  
PIN : 695 304  
Phone : (0470) 2640970  
Mobile : 9447797145  
E mail : 145@ksfe.com
- 10) CHULLIMANOOR (528)**  
1ST FLOOR, S.R.PLAZA  
CHERUVELI,  
CHULLIMANOOR.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 541  
Mobile : 9400027528  
E mail : 528@ksfe.com
- 11) EANCHACKAL (419)**  
1ST FLOOR, S.S.PLAZA  
TC NO.36/1076 (2) EANCHACK-  
AL, VALLKKADAVU.P.O.  
THIRUVANANTHAPURAM  
Mobile : 9400028419  
E mail : 419@ksfe.com
- 12) FORT (TVM) (27)**  
2ND FLOOR  
KARIMPANAL ARCADE  
EAST FORT.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 023  
Phone : (0471) 2479038  
Mobile : 9447797027  
E mail : 27@ksfe.com
- 13) KADAKKAVOOR (239)**  
SREE MURUGA COMPLEX,  
CHEKKALAVILAKOM JUNCTION,  
P.O. KADAKKAVUR,  
THIRUVANANTHAPURAM (DIST)  
PIN - 695 306.  
Phone : 0470 2659457  
Mobile : 9447797239  
E mail : 239@ksfe.com
- 14) KADINAMKULAM (365)**  
ANN-LIN BUILDINGS,  
ST.ANDREWS JUNCTION,  
ST.XAVIERS COLLEGE.P.O.  
THIRUVANANTHAPURAM DT.  
PIN - 695 586  
Phone : (0471) 2704017  
Mobile : 9496007365  
E mail : 365@ksfe.com
- 15) KALLAMBALAM (217)**  
MEDAYIL BUILDING, FIRST  
FLOOR, KALLAMBALAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 605  
Phone : (0470) 2692105  
Mobile : 9447797217  
E mail : 217@ksfe.com
- 16) KALLARA (182)**  
N.N.BUILDINGS,  
SREYAS JUNCTION,  
KALLARA P.O.,  
THIRUVANANTHAPURAM DT.  
PIN : 695 608  
Phone : (0472) 2860816  
Mobile : 9447797182  
E mail : 182@ksfe.com
- 17) KALLIKKAD (529)**  
1ST FLOOR,  
THOPPIL COMPLEX,  
MYLAKKARA.P.O.  
THIRUVANANTHAPURAM  
PIN- 695 572  
Phone : (0471) 2273529  
Mobile : 9400027529  
E mail : 529@ksfe.com

- 18) KANJIRAMKULAM (187)**  
A.S.D. BUILDINGS,  
NEAR POST OFFICE,  
KANJIRAMKULAM P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 524  
Phone : (0471) 2260791  
Mobile : 9447797187  
E mail : 187@ksfe.com
- 19) KARAKULAM (392)**  
1ST FLOOR  
PANCHAMI BUILDING  
PANCHAYAT OFFICE JUNCTION  
KARAKULAM.P.O.  
THIRUVANANTHAPURAM  
PIN- 695564  
Phone : (0471) 2373392  
Mobile : 9496007392  
E mail : 392@ksfe.com
- 20) KARAMANA (415)**  
1ST FLOOR, TC-20/1063 (4)  
KARAMANA JUNCTION  
KARAMANA.P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 002  
Phone : (0471) 2343272  
Mobile : 9400028415  
E mail : 415@ksfe.com
- 21) KARETTE (442)**  
FIRST FLOOR,  
P.P.K.BUILDING,  
VAMANAPURAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 606  
Phone : (0470) 2836060  
Mobile : 9400028442  
E mail : 442@ksfe.com
- 22) KATTAKADA (185)**  
K.V. KANNAN COMPLEX,  
THIRUVANANTHAPURAM ROAD,  
KATTAKADA  
THIRUVANANTHAPURAM  
PIN - 695 572.  
Phone : (0471) 2291133  
Mobile : 9447797185  
E mail : 185@ksfe.com
- 23) KAZHAKUTTOM (59)**  
1ST FLOOR, LAZAR SQUARE  
NEAR KULANGARA TEMPLE  
KAZHAKUTTOM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695582  
Phone : (0471) 2418363  
Mobile : 9447797059  
E mail : 59@ksfe.com
- 24) KESAVADASAPURAM (15)**  
A.K.TOWERS,  
OPP.KEDARAM COMPLEX  
PATTOM PALACE P.O.  
KESAVADASAPURAM,  
THIRUVANANTHAPURAM DT  
PIN : 695 004.  
Phone : (0471) 2544832  
Mobile : 9447797015  
E mail : 15@ksfe.com
- 25) KILIMANOOR (106)**  
S.N.V. BUILDING JUNCTION,  
KILIMANOOR P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 601  
Phone : (0470) 2672074  
Mobile : 9447797106  
E mail : 106@ksfe.com
- 26) KODAPPANAKUNNU (275)**  
SREENIVAS BUILDING,  
CIVIL STATION ROAD,  
KODAPPANAKUNNU.P.O.

THIRUVANANTHAPURAM  
PIN - 695 043  
Phone : (0471) 2732275  
Mobile : 9446006275  
E mail : 275@ksfe.com

- 27) KOVALAM (433)**  
GROUND FLOOR  
N S BUILDING, VELLAR JN.,  
KOVALAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 527  
Phone : (0471) 2488433  
Mobile : 9400028433  
E mail : 433@ksfe.com
- 28) KUNNATHUKAL (502)**  
1ST FLOOR,  
SARADA COMPLEX,  
KUNNATHUKAL JN  
KUNNATHUKAL.P.O.  
THIRUVANANTHAPURAM  
PIN- 695 504  
Phone : (0471) 2252502  
Mobile : 9400027502  
E mail : 502@ksfe.com
- 29) M.C.TVM EVENING (367)**  
NEW TRIDA CENTRE  
SECOND FLOOR, SOUTH  
BLOCK, MEDICAL COLLEGE.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 011  
Phone : 0471-2550015  
Mobile : 9496007367  
E mail : 367@ksfe.com
- 30) MADATHARA (504)**  
1ST FLOOR,  
SHALIMAR BUILDING  
PALODE ROAD,  
MADATHARA.P.O.  
THIRUVANANTHAPURAM  
PIN - 691 541  
Phone : (0474) 2443333  
Mobile : 9400027504  
E mail : 504@ksfe.com
- 31) MALAYINKIZHU (37)**  
K&K SHOPPING COMPLEX,  
MALAYINKIL P. O.,  
NEAR PANCHAYATH OFFICE,  
THIRUVANANTHAPURAM  
PIN - 695 571  
Phone : (0471) 2282053  
Mobile : 9447797037  
E mail : 37@ksfe.com
- 32) MANACAUD (248)**  
1ST FLOOR, TC-69/55  
SAFE TOWER, THOTTAM  
MANACAD.P.O.  
PIN.695 009  
Phone : (0471) 2459538  
Mobile : 9447797248  
E mail : 248@ksfe.com
- 33) MANANAKKU (423)**  
1ST FLOOR, SALAM BUILDING  
MANANAKKU JUNCTION  
PERUMKULAM.P.O. ATTINGAL,  
THIRUVANANTHAPURAM  
Phone : (0470) 2650111  
Mobile : 9400028423  
E mail : 423@ksfe.com
- 34) MANNANTHALA (596)**  
1ST FLOOR, TC 10/429/5  
NEAR POLICE STATION  
MANNANTHALA.P.O.  
TRIVANDRUM -695 015  
Phone : (0471) 2540090  
Mobile : 9400027596  
Email : 596@ksfe.com



- 35) MANDAPATHINKADAVU (337)**  
1ST FLOOR,  
GANA SHOPPING COMPLEX,  
MANDAPATHINKADAVU JUNCTION,  
OTTASEKHARAMANGALAM P.O.  
THIRUVANANTHAPURAM  
PIN : 695 125  
Phone : (0471)-2257833  
Mobile : 9496013337  
E mail : 337@ksfe.com
- 36) MANGALAPURAM (287)**  
P.N.M ARCADE,  
THONNAKAL PO  
THIRUVANANTHAPURAM  
PIN: 695317  
Phone : 0471-2617703  
Mobile : 9446006287  
E mail : 287@ksfe.com
- 37) MARANALLOOR (410)**  
1ST FLOOR,  
MAYA TRADERS COMPLEX  
PONGUMMOODU,  
KOOVALASSERY.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 512  
Phone : (0471) 2297309  
Mobile : 9400028410  
E mail : 410@ksfe.com
- 38) MEDICAL COLLEGE (TVM) (93)**  
"NEW TRIDA CENTRE",  
IIND FLOOR,  
MEDICAL COLLEGE P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 011  
Phone : (0471) 2444723  
Mobile : 9447797093  
E mail : 93@ksfe.com
- 39) NANTHENCODE (368)**  
1ST FLOOR, TC 11/1448/3,  
YMR ROAD,  
NANTHENCODE JUNCTION,  
KOWDIAR.P.O.  
THIRUVANANTHAPURAM.  
PIN - 695 003.  
Phone : (0471) 2727368  
Mobile : 9496007368  
E mail : 368@ksfe.com
- 40) NEDUMANGAD (36)**  
RAJESWARI BUILDING  
BANK JUNCTION,  
PALAYAM, NEDUMANGAD  
THIRUVANANTHAPURAM  
PIN - 695541  
Phone : (0472) 2802411  
Mobile : 9447797036  
E mail : 37@ksfe.com
- 41) NEDUMANGAD EVENING (309)**  
SARASWATHI COMPLEX  
GHS ROAD, OPPOSIT SBT  
NEDUMANGAD PO  
THIRUVANANTHAPURAM  
PIN - 695 541  
Phone : (0472)-2814309  
Mobile : 9496005309  
E mail : 309@ksfe.com
- 42) NELLIMOODU (480)**  
1ST FLOOR,  
BABU MEMORIAL BUILDING  
NELLIMOODU.P.O.  
THIRUVANANTHAPURAM  
PIN: 695 524  
Phone : (0471) 2264480  
Mobile : 9400028480  
E mail : 480@ksfe.com
- 43) NEYYATTINKARA I (16)**  
AKSHAYA SHOPPING COMPLEX,  
NEYYATTINKARA PO  
THIRUVANANTHAPURAM  
PIN - 695 121  
Phone : (0471) 2222336  
Mobile : 9447797016  
E mail : 16@ksfe.com
- 44) NEYYATTINKARA II (144)**  
S.N.D.P. UNION BUILDINGS,  
OPP. MUNICIPAL TOWN HALL,  
NEYYATTINKARA P.O.  
THIRUVANANTHAPURAM  
PIN - 695 121  
Phone : (0471) 2222330  
Mobile : 9447797144  
E mail : 144@ksfe.com
- 45) NEYYATTINKARA EVENING (310)**  
ROHINI TOURIST HOME BUILDING  
NEAR KSRTC BUS STAND  
NEYYATTINKARA PO  
THIRUVANANTHAPURAM  
PIN 695 121  
Phone : (0471)-2227565  
Mobile : 9496005310  
E mail : 310@ksfe.com
- 46) PALLICKAL (312)**  
PULIMATH BUILDING  
NEAR SBT,PALLICKAL P.O  
KILIMANOOR (VIA)  
THIRUVANANTHAPURAM  
PIN-695 604  
Phone : (0470)-2684100  
Mobile : 9496005312  
E mail : 312@ksfe.com
- 47) PALODE (210)**  
M.K. BUILDINGS,  
PERINGAMALA ROAD,  
PALODE, PACHA P.O.,  
THIRUVANANTHAPURAM.  
PIN - 695 562  
Phone : (0472) 2841396  
Mobile : 9447797210  
E mail : 210@ksfe.com
- 48) PANAVOOR (417)**  
1ST FLOOR, ARS PLAZA  
PANAVOOR JUNCTION  
PANAVOOR.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 568  
Phone : (0472)-2865140  
Mobile : 9400028417  
E mail : 417@ksfe.com
- 49) PANGODE (441)**  
1ST FLOOR  
AHILA COMPLEX  
PANGODE JN  
PANGODE.P.O.  
THIRUVANANTHAPURAM  
Phone : (0472) 2869092  
Mobile : 9400028441  
E mail : 441@ksfe.com
- 50) PAPPANAMCODE (153)**  
1ST FLOOR, ABN TOWER,  
PAPPANAMCODE,  
THIRUVANANTHAPURAM  
PIN - 695018  
Phone : (0471) 2490016  
Mobile : 9447797153  
E mail : 153@ksfe.com
- 51) PARASSALA (156)**  
VELU'S BUILDING  
MAIN ROAD, PARASSALA.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 502  
Phone : (0471) 2203075  
Mobile : 9447797156  
E mail : 156@ksfe.com
- 52) PERINGAMALA (530)**  
1ST FLOOR, S.N.SARIKA TOWER  
KALLIYOOR.P.O.  
PERINGAMALA,  
THIRUVANANTHAPURAM  
PIN - 695042  
Phone : (0471) 2407530  
Mobile : 9400027530  
E mail : 530@ksfe.com
- 53) PEROORKADA (69)**  
VILAYIL BUILDINGS, 1ST FLOOR,  
AMBALAMUKKU,  
PEROORKADA PO.,  
THIRUVANANTHAPURAM  
PIN - 695 005.  
Phone : (0471) 2437245  
Mobile : 9447797069  
E mail : 69@ksfe.com
- 54) PERUMKADAVILA (265)**  
SADASIVAM COMPLEX  
PERUMKADAVILA P.O.,  
NEYYATTINKARA,  
THIRUVANANTHAPURAM  
PIN - 695 124.  
Phone : (0471) - 2278030  
Mobile : 9447705265  
E mail : 265@ksfe.com
- 55) PETTA (TVM) (112)**  
SENTINEL BUILDINGS,  
PATTOOR JUNCTION,  
VANCHIYOOR P.O  
THIRUVANANTHAPURAM  
PIN - 695035  
Phone : (0471) 2470772  
Mobile : 9447797112  
E mail : 112@ksfe.com
- 56) PEYAD (424)**  
1ST FLOOR  
SIVANANDA COMPLEX  
CHIRAKKONAM  
PEYAD.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 573  
Phone : (0471) 2286230  
Mobile : 9400028424  
E mail : 424@ksfe.com
- 57) PONGANAD (418)**  
1ST FLOOR,VV BUILDING  
KALLAMBALAM ROAD  
KILIMANOOR(VIA)  
THIRUVANANTHAPURAM  
PIN - 695 601  
Phone : (0470) 2652518  
Mobile : 9400028418  
E mail : 418@ksfe.com
- 58) POOJAPPURA (138)**  
KURCHY'S BUILDING,  
NEAR MANDAPAM,  
POOJAPPURA,  
THIRUVANANTHAPURAM,  
PIN - 695012  
Phone : (0471) 2346108  
Mobile : 9447797138  
E mail : 138@ksfe.com
- 59) POOVACHAL (503)**  
1ST FLOOR, NAAS BUILDING  
POOVACHAL JN,  
POOVACHAL PO  
THIRUVANANTHAPURAM  
PIN - 695575  
Phone : (0472) 2895503  
Mobile : 9400027503  
E mail : 503@ksfe.com
- 60) POOVAR (311)**  
BHASURAM SHOPPING  
COMPLEX  
GROUND FLOOR  
POOVAR PO  
THIRUVANANTHAPURAM  
PIN : 695 525  
Phone : (0471) 2209300  
Mobile : 9496005311  
E mail : 311@ksfe.com
- 61) POTHENCODE (139)**  
PLAZA BUILDINGS,  
POTHENCODE.P.O.  
THIRUVANANTHAPURAM.,  
PIN 695 584  
Phone : (0471) 2419631  
Mobile : 9447797139  
E mail : 139@ksfe.com
- 62) PRAVACHAMBALAM (280)**  
THULASI BHAVAN BUILDING  
P.P.VIII/423,  
PRAVACHAMBALAM JN.  
THIRUVANANTHAPURAM  
PIN - 695 020  
Phone : (0471) 2391901  
Mobile : 9446006280  
E mail : 280@ksfe.com
- 63) SASTHAMANGALAM (202)**  
SHARMEES TOWERS,  
SASTHAMANGALAM,  
THIRUVANANTHAPURAM  
PIN - 695 010.  
Phone : (0471) 2720676  
Mobile : 9447797202  
E mail : 202@ksfe.com
- 64) SREEKARIYAM (123)**  
KADAYARA COMPLEX,  
SREEKARIYAM P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 017  
Phone : (0471) 2597003  
Mobile : 9447797123  
E mail : 123@ksfe.com
- 65) STATUE (TVM EVENING I) (163)**  
KSFE SILVER JUBILEE BUILDINGS,  
STATUE JUNCTION,  
CHIRAKULAM ROAD,  
THIRUVANANTHAPURAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 001  
Phone : (0471) 2476671  
Mobile : 9447797163  
E mail : 163@ksfe.com
- 66) THAMPANOOR (TVM EVG. II) (219)**  
RAMA PLAZA, 1ST FLOOR  
S.S.KOVIL ROAD,  
THAMPANOOR.P.O  
THIRUVANANTHAPURAM  
PIN - 695 001  
Phone : (0471) 2338910  
Mobile : 9447797219  
E mail : 219@ksfe.com
- 67) THIRUMALA (349)**  
TITU'S COMPLEX  
2ND FLOOR, THIRUMALA.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 006  
Phone : (0471) 2354650  
Mobile : 9496013349  
E mail : 349@ksfe.com
- 68) TVM MAIN (2)**  
HOUSING BOARD BUILDING,  
SANTHI NAGAR,  
THIRUVANANTHAPURAM  
PIN - 695 001.  
Phone : (0471) 2330217  
Mobile : 9447797002  
E mail : 2@ksfe.com




**69) UDIYANKULANGARA (194)**

APARNA BUILDING,  
UDIYANKULANGARA,  
AMARAVILA P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 122  
Phone : (0471) 2231661  
Mobile : 9447797194  
E mail : 194@ksfe.com

**70) ULLOOR (96)**

"NEW TRIDA CENTRE",  
LASA COMPLEX, 1ST FLOOR,  
MEDICAL COLLEGE P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 011  
Phone : (0471) 2448717  
Mobile : 9447797096  
E mail : 96@ksfe.com

**71) VARKALA (29)**

GOPAL BUILDING,  
OVERBRIDGE ROAD,  
MYTHANAM, VARKALA P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 141  
Phone : (0470) 2602445  
Mobile : 9447797029  
E mail : 29@ksfe.com

**72) VARKALA II (541)**

1ST FLOOR,  
ELITE PLAZA, VARKALA P.O  
OPP.RAILWAY STATION,  
THIRUVANANTHAPURAM  
PIN - 695 310  
Phone : (0470) 2606750  
Mobile : 9400027541  
E mail : 541@ksfe.com

**73) VATTAPPARA (289)**

NEAR VATTAPPARA JN,  
VATTAPPARA P.O.  
THIRUVANANTHAPURAM  
PIN : 695 028  
Phone : (0472) 2585444  
Mobile : 9446006289  
E mail : 289@ksfe.com

**74) VATTIYOORKAVU (244)**

1ST FLOOR,  
NEERANJANAM COMPLEX  
VATTIYOORKAVU P.O  
THIRUVANANTHAPURAM  
PIN - 695013  
Phone : (0471) 2369684  
Mobile : 9447797244  
E mail : 244@ksfe.com

**75) VAZHUTHACAUD (94)**

CENTRE PLAZA BUILDING,  
IIND FLOOR,  
VAZHUTHACAUD P.O.,  
THIRUVANANTHAPURAM  
PIN - 695 014  
Phone : (0471) 2327381  
Mobile : 9447797094  
E mail : 94@ksfe.com

**76) VELLANAD (141)**

MANNUVEETIL SHOPPING  
COMPLEX, VELLANADU JN.  
VELLANADU PO,  
THIRUVANANTHAPURAM  
PIN - 695543  
Phone : (0472) 2882022  
Mobile : 9447797141  
E mail : 141@ksfe.com

**77) VELLARADA (107)**

SAKTHI BUILDING,  
(1ST FLOOR),  
PANACHAMOODU P.O.,  
THIRUVANANTHAPURAM.,

PIN - 695 505

Phone : (0471) 2242299

Mobile : 9447797107

E mail : 107@ksfe.com

**78) VEMBAYAM (425)**

1ST FLOOR, NN BUILDINGS  
OPP.GOV.T.HOSPITAL  
KANNAIKULANGARA,  
VEMBAYAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 615  
Phone : (0472) 2831117  
Mobile : 9400028425  
E mail : 425@ksfe.com

**79) VENJARAMOOD (84)**

ATHULYA BUILDING,  
M.C.ROAD,  
VENJARAMOOD PO  
THIRUVANANTHAPURAM  
PIN : 695 607  
Phone : (0472) 2872120  
Mobile : 9447797084  
E mail : 84@ksfe.com

**80) VIKAS BHAVAN (247)**

T.C. 11/46, PMG JUNCTION  
VIKAS BHAVAN POST,  
THIRUVANANTHAPURAM  
PIN - 695 033  
Phone : (0471) 2317584  
Mobile : 9447797247  
E mail : 247@ksfe.com

**81) VITHURA (125)**

1ST FLOOR, S K TOWER  
KALUNGU JUNCTION  
VITHURA.P.O.  
THIRUVANANTHAPURAM  
PIN - 695551  
Phone : (0472) 2856515  
Mobile : 9447797125  
E mail : 125@ksfe.com

**82) VIZHINJAM (44)**

1ST FLOOR, KMS COMPLEX  
OPP.TRIVANDRUM CORPN.  
SHOPPING COMPLEX  
VIZHINJAM.P.O.  
THIRUVANANTHAPURAM  
PIN - 695 521  
Phone : (0471) 2480254  
Mobile : 9447797044  
E mail : 44@ksfe.com

**KOLLAM**
**1) ANANDAVALLEESWARAM (25)**

TRAVANCORE DEVASWOM  
BOARD BUILDING,  
ANANDAVALLEESWARAM,  
KOLLAM, PIN - 691013  
Phone : (0474) 2793020  
Mobile : 9447797025  
E mail : 25@ksfe.com

**2) ANCHAL-I (79)**

JAI JAWAN COMPLEX,  
NEAR PETROL PUMP,  
PUNALUR ROAD, ANCHAL.  
KOLLAM, PIN - 691 306  
Phone : (0475) 2273314  
Mobile : 9447797079  
E mail : 79@ksfe.com

**3) ANCHAL-II (188)**

SABARI TOWERS, 1ST FLOOR,  
MARKET JUNCTION,  
ANCHAL,KOLLAM  
PIN - 691 306  
Phone : (0475) 2271052  
Mobile : 9447797188  
E mail : 188@ksfe.com

**4) ANCHALUMOODU (140)**

KAYALVARATHU BUILDING,  
ANCHALUMOODU,  
PERINAD P.O.,KOLLAM  
PIN - 691 601  
Phone : (0474) 2552395  
Mobile : 9447797140  
E mail : 140@ksfe.com

**5) AYATHIL (562)**

1ST FLOOR, T.S. BUILDING,  
BYPASS ROAD  
(NEAR PETROL PUMP)  
AYATHIL P.O, KOLLAM  
PIN - 691021  
Phone : (0474) 2725330  
Mobile : 9400027562  
Email : 562@ksfe.com

**6) AYUR (355)**

KEEZHOOT BUILDING  
NEAR PETROL PUMP  
M.C ROAD, AYOOR.P.O.  
KOLLAM, PIN 691 533  
Phone : (0475) 2293456  
Mobile : 9496013355  
E mail : 355@ksfe.com

**7) BHARANICAVU (394)**

1ST FLOOR, V.A.I.M BUILDING  
BHARANICAVU,  
SASTHAMKOTTA P.O.  
KOLLAM 690 521  
Phone : (0476) 2836394  
Mobile : 9496007394  
E mail : 394@ksfe.com

**8) CHADAYAMANGALAM (162)**

THIRUVONAM BUILDING,  
CHADAYAMANGALAM P.O.  
KOLLAM, PIN : 691 534  
Phone : (0474) 2475109  
Mobile : 9447797162  
E mail : 162@ksfe.com

**9) CHAKKUVALLY (264)**

MULLASSERY BUILDING  
SOORANAD P.O.,  
SOORANAD SOUTH  
CHAKKUVALLY, KOLLAM  
PIN - 690 522.  
Phone : (0476) 2854500  
Mobile : 9447497264  
E mail : 264@ksfe.com

**10) CHATHANNOOR (159)**

GOPAL & SONS BUILDING  
COMPLEX, CHATHANNOOR P.O.,  
KOLLAM, PIN 691 572  
Phone : (0474) 2593988  
Mobile : 9447797159  
E mail : 159@ksfe.com

**11) CHAVARA (218)**

KUMBALATH BUILDING,  
NALLEZHATHUMUKKU,  
P.O. CHAVARA, KOLLAM  
PIN - 691 583  
Phone : (0476) 2687231  
Mobile : 9447797218  
E mail : 218@ksfe.com

**12) CHAVARA THEKKUMBHAGOM(566)**

1ST FLOOR  
DEVAMANGALAM BUILDING  
MADATHILMUKKU  
CHAVARA SOUTH P.O.  
KOLLAM - 691584  
Phone : (0476) 2884010  
Mobile : 9400027566  
Email : 566@ksfe.com

**13) CHENGAMANAD (486)**

GROUND FLOOR,  
CHERUPUSHPAM COMPLEX

KIZHAKKETHERUVU,  
CHENGAMANAD P.O.,  
KOTTARAKARA  
KOLLAM - 691 506  
Phone : (0474) 2651396  
Mobile : 9400028486  
E mail : 486@ksfe.com

**14) CHINNAKKADA (LU,KOLLAM) (100)**

KSFE BUILDING,  
GROUND FLOOR,  
CHINNAKKADA P.O.  
KOLLAM, PIN -691001  
Phone : (0474) 2747975  
Mobile : 9447797100  
E mail : 100@ksfe.com

**15) CIVIL STATION**

**KARUNAGAPALLY (2950)**  
TRAVANCORE DEVASWOM  
BUILDING  
NEAR CIVIL STATIONNH 47  
KARUNAGAPALLY PO  
KOLLAM 690 518  
Phone : 0476-2623295  
Mobile : 9446006295  
E mail : 295@ksfe.com

**16) EAST KALLADA (288)**

MARKET JUNCTION,  
EAST KALLADA P.O.  
KOLLAM - 691 502  
Phone : 0474-2585153  
Mobile : 9446006288  
E mail : 288@ksfe.com

**17) EDAPALLICOTTA (455)**

1ST FLOOR,  
PANIKKATHU BUILDING  
EDAPALLICOTTAH P.O.  
CHAVARA,KOLLAM - 691 583  
Phone : (0476) 2671466  
Mobile : 9400028455  
E mail : 455@ksfe.com

**18) EZHUKONE (214)**

VADAKKEMURI BUILDINGS,  
EZHUKONE PO, KOLLAM  
PIN - 691 505.  
Phone : (0474) 2484787  
Mobile : 9447797214  
E mail : 214@ksfe.com

**19) KADAKKAL (97)**

SANDEEP PLAZA  
MAIN ROAD, KADAKKAL P.O  
KOLLAM DT., PIN - 691 536  
Phone : (0474) 2422240  
Mobile : 9447797097  
E mail : 97@ksfe.com

**20) KADAPPAKADA (67)**

"DARSAN", P.B.NO.9,  
KADAPPAKADA,  
KOLLAM, PIN - 691 00  
Phone : (0474) 2745124  
Mobile : 9447797067  
E mail : 67@ksfe.com

**21) KALLUVATHUKKAL (563)**

1ST FLOOR, A R TOWER  
NEAR PANCHAYATH OFFICE  
KOLLUVATHUKKAL P O  
KOLLAM - 691578  
Phone : (0474) 2577563  
Mobile : 9400027563  
Email : 563@ksfe.com

**22) KANNANALLOOR (220)**

LEBBAS TOWER, FIRST FLOOR,  
KANNANALLOOR P.O.  
KOLLAM, PIN - 691 576  
Phone : (0474) 2501678  
Mobile : 9447797220  
E mail : 220@ksfe.com





- 23) KARAVALLUR (456)**  
1ST FLOOR,  
KALPANA BUILDING  
OPP.AMMHS, ARAVALUR.P.O.  
KOLLAM, PIN - 691 333  
Phone : (0475) 2250789  
Mobile : 9400028456  
E mail : 456@ksfe.com
- 24) KARUNAGAPPALLY MAIN (48)**  
NEW EXCELLENCY ANNEXE,  
MAIN BRANCH,  
NORTH OF KSRTC  
BUS STATION  
KARUNAGAPPALLY  
KOLLAM, PIN - 690 518  
Phone : (0476) 2620316  
Mobile : 9447797048  
E mail : 48@ksfe.com
- 25) KARUNAGAPPALLY EVNG. (564)**  
1ST FLOOR,  
KURICHIYIL BUILDINGS  
NEAR SBM HOSPITAL  
PADA SOUTH,  
KARUNAGAPPALLY  
KOLLAM - 690 518  
Mobile : 9400027564  
Email : 564@ksfe.com
- 26) KERALAPURAM (254)**  
1ST FLOOR, DEVAN'S PLAZA,  
P.O. CHANDHANATHOPPU,  
KERALAPURAM, KOLLAM  
PIN - 691 014  
Phone : (0474) 2546833  
Mobile : 9447798254  
E mail : 254@ksfe.com
- 27) KILIKOLLUR (155)**  
ROHINI ARCADE, KARICODE,  
TKM COLLEGE P.O.,  
KOLLAM, PIN - 691 005  
Phone : (0474) 2711683  
Mobile : 9447797155  
E mail : 155@ksfe.com
- 28) KOLLAM (5)**  
K.S.F.E. BUILDINGS,P.B.NO.3,  
CHINNAKKADA, KOLLAM  
PIN - 691 001  
Phone : (0474) 2746805  
Mobile : 9447797005  
E mail : 5@ksfe.com
- 29) KOLLAM (EVENING) (231)**  
BSNL CO-AXIAL BUILDING,  
VADAYATTUKOTTA ROAD,  
CHINNAKKADA - KOLLAM  
PIN - 691 001  
Phone : (0474) 2767699  
Mobile : 9447797231  
E mail : 231@ksfe.com
- 30) KOLLAM BEACH ROAD (181)**  
KOLLAM BEACH ROAD,  
THAMARAKULAM,  
KOLLAM, PIN - 691 001.  
Phone : (0474) 2744712  
Mobile : 9447797181  
E mail : 181@ksfe.com
- 31) KOTTARAKARA (32)**  
CITY TOWER  
NEAR MARTHOMA GIRLS  
HIGH SCHOOL,  
KOTTARAKARA  
KOLLAM, PIN - 691 506  
Phone : (0474) 2452896  
Mobile : 9447797032  
E mail : 32@ksfe.com
- 32) KOTTARAKARA II (319)**  
CHANDRA TOWERS  
MINARVA JUNCTION  
PUTHUR ROAD,  
KOTTARAKARA  
KOLLAM DT  
Phone : 0474-2458844  
Mobile : 9496005319  
E mail : 319@ksfe.com
- 33) KOTTIYAM (119)**  
ALEXO COMPLEX, FIRST  
FLOOR  
KOTTIYAM PO, KOLLAM  
PIN -691571  
Phone : (0474) 2530465  
Mobile : 9447797119  
E mail : 119@ksfe.com
- 34) KULATHUPPUZHA (166)**  
KANNAMANNIL BUILDINGS,  
NEAR GOVT. U.P.S.,  
KULATHUPPUZHA.P.O.,  
KOLLAM, PIN - 691 310  
Phone : (0475) 2317877  
Mobile : 9447797166  
E mail : 166@ksfe.com
- 35) KUNDARA (47)**  
RAJAN TOWERS, Q.S.ROAD,  
NEAR HOSPITAL JUNCTION,  
KUNDARA, KOLLAM  
PIN - 691 501  
Phone : (0474) 2522571  
Mobile : 9447797047  
E mail : 47@ksfe.com
- 36) KUNDARA II (405)**  
1ST FLOOR, Q.S.ROAD  
OPPOSITE HEAD POST OF-  
FICE  
MUKKADA, KUNDARA.P.O.  
KOLLAM - 691 501  
Phone : (0474) 2520822  
Mobile : 9400039405  
E mail : 405@ksfe.com
- 37) KUNNIKODE (235)**  
JASMINE COMPLEX,  
KOTTARAKARA-VIA,  
KUNNIKODE, KOLLAM  
PIN - 691 508  
Phone : (0475) 2325757  
Mobile : 9447797235  
E mail : 235@ksfe.com
- 38) MAYYANAD (348)**  
NAZ PLAZA BUILDING  
NEAR RAILWAY STATION  
MAYYANAD P.O.  
KOLLAM, PIN - 691 303  
Phone : (0474) 2556310  
Mobile : 9496013348  
E mail : 348@ksfe.com
- 39) MYNAGAPPALLY (445)**  
1ST FLOOR  
VANDANA ARCADE,  
MYNAGAPPALLY.P.O.  
KOLLAM, PIN - 690 519  
Phone : (0476) 2846455  
Mobile : 9400028445  
E mail : 445@ksfe.com
- 40) NEDUMANKAVU(548)**  
1ST FLOOR,  
KALILLAZHIKATHU BLDNG  
NEDUMANKAVU P.O.  
KOLLAM -  
PIN - 691 509  
Mobile : 9400027548  
Email : 548@ksfe.com
- 41) NEENDAKARA  
(S.KULANGARA) (110)**  
ALBICO BUILDING,  
2ND FLOOR,  
SAKTHIKULANGARA,  
KOLLAM, PIN - 691 581  
Phone : (0474) 2770680  
Mobile : 9447797110  
E mail : 110@ksfe.com
- 42) NILAMEL (393)**  
1ST FLOOR, MB TOWER,  
MARKET ROAD, NILAMEL, KOL-  
LAM, PIN 691 535  
Phone : (0474) 2433530  
Mobile : 9496007393  
E mail : 393@ksfe.com
- 43) OACHIRA (221)**  
NEAR POST OFFICE,  
OACHIRA, P.O. OACHIRA,  
KOLLAM, PIN - 690526  
Phone : (0476) 2694567  
Mobile : 9447797221  
E mail : 221@ksfe.com
- 44) ODANAVATTAM (262)**  
Y.GEORGE MEMORIAL BUILD-  
ING,  
ODANAVATTOM P.O.  
KOLLAM, PIN - 691 512  
Phone : (0474) 2465650  
Mobile : 9447177262  
E mail : 262@ksfe.com
- 45) OYOOR (282)**  
KAITHAPUZHA BUILDING,  
PADINJARE JN., OYOOR, KOLLAM  
PIN 691 510  
Phone : (0474)-2468050  
Mobile : 9446006282  
E mail : 282@ksfe.com
- 46) PALLIMUKKU(KOLLAM) (170)**  
P.A. AZEEZ, ESPLANADE,  
POST OFFICE JN.,  
VADAKKEVILA P.O.,  
PALLIMUKKU, KOLLAM  
PIN - 691 010.  
Phone : (0474) 2729558  
Mobile : 9447797170  
E mail : 170@ksfe.com
- 47) PARAVOOR (64)**  
1ST FLOOR  
RASASI COMPLEX  
RAILWAY STATION ROAD  
PARAVUR.P.O.,  
KOLLAM - 691 301  
Phone : (0474) 2512194  
Mobile : 9447797064  
E mail : 64@ksfe.com
- 48) PARIPPALLY (212)**  
1ST FLOOR  
D & D TOWER, PARIPALLY.P.O  
KOLLAM, PIN - 691 574  
Phone : (0474) 2574013  
Mobile : 9447797212  
E mail : 212@ksfe.com
- 49) PATHANAPURAM (111)**  
ASWATHI BUILDING,  
COLLEGE ROAD,  
PATHANAPURAM P.O.,  
KOLLAM DT., PIN - 689 695  
Phone : (0475) 2352604  
Mobile : 9447797111  
E mail : 111@ksfe.com
- 50) PATTAZHI (396)**  
1ST FLOOR  
DWARAKA BUILDINGS,  
KANNIMEL, PATTAZHI.P.O.  
PATTAZHI.P.O.  
KOLLAM 691 522  
Mobile : 9496007396  
E mail : 396@ksfe.com
- 51) PERUMPUZHA (538)**  
1ST FLOOR, SREEKRISHNA  
BUILDINGS, OPPOSITE  
SOUTH INDIAN BANK  
PERUMPUZHA.P.O.  
KUNDARA, KOLLAM  
Phone : (0474) 2522538  
Mobile : 9400027538  
E mail : 538@ksfe.com
- 52) POOYAPPALLY (471)**  
1ST FLOOR, GT BUILDING  
POOYAPPALLY JN,  
POOYAPPALLY.P.O.  
KOLLAM - 691 537  
Phone : (0474) 2462199  
Mobile : 9400028471  
E mail : 471@ksfe.com
- 53) PRAKULAM (485)**  
GROUND FLOOR,  
ARADHANA BUILDING,  
KANJAVELI.P.O.  
NEAR NSS HSS, PRAKKULAM  
KOLLAM  
Phone : (0474) 2700923  
Mobile : 9400028485  
E mail : 485@ksfe.com
- 54) PUNALUR (14)**  
1ST FLOOR  
ANASWARA BUILDING  
GOVERNMENT HOSPITAL  
JUNCTION, PUNALUR.P.O.  
KOLLAM - 691 305  
Phone : (0475) 2222278  
Mobile : 9447797014  
E mail : 14@ksfe.com
- 55) PUNALUR II (438)**  
FIRST FLOOR,  
SARA SHOPPING COMPLEX,  
T.B.JUNCTION, VALACODE,  
PUNALUR.P.O.  
KOLLAM - 691 331  
Phone : (0475) 2221278  
Mobile : 9400028438  
E mail : 438@ksfe.com
- 56) PUTHUR (149)**  
S.R.K.BUILDING,  
MANDAPAM JUNCTION,  
OPP.POST OFFICE,  
PUTHUR.P.O, KOLLAM DT.  
PIN - 691 507  
Phone : (0474) 2415504  
Mobile : 9447797149  
E mail : 149@ksfe.com
- 57) RAMANKULANGARA (465)**  
FIRST FLOOR  
SIVAGIRI TOWERS  
VELLAYITTAMBALAM  
KAVANAD.P.O.  
KOLLAM - 691 003  
Phone : (0474) 2794131  
Mobile : 9400028465  
E mail : 465@ksfe.com
- 58) SASTHAMKOTTA (113)**  
VILAYIL BUILDING,  
SASTHAMKOTTA P.O.,  
KOLLAM, PIN - 690 521  
Phone : (0476) 2830570  
Mobile : 9447797113  
E mail : 113@ksfe.com
- 59) THAZHAHA (549)**  
1ST FLOOR,  
KOLLASSERIL BUILDING  
KUTTIPPURAM, THAZHAHA P.O.  
KARUNAGAPPALLY, KOLLAM  
Mobile : 9400027549  
Email : 549@ksfe.com

**60) THEVALAKKARA (320)**

MADATHIL BUILDING  
NEAR INDIAN BANK  
CHENANKARA JUNCTION  
THEVALAKKARA PO, KOLLAM  
PIN - 690524  
Phone : 0476-2877939  
Mobile : 9496005320  
E mail : 320@ksfe.com

**61) VADAYATTUKOTTA (55)**

1ST FLOOR, PATTATHUVILA PLAZA,  
NEAR SREEKRISHNA SWAMY TEMPLE  
VADAYATTUKOTTA ROAD,  
KOLLAM, PIN - 691 001  
Phone : (0474) 2748975  
Mobile : 9447797055  
E mail : 55@ksfe.com

**62) VALAKOM (353)**

PALAKKAL KOSHY MEMORIAL  
BUILDING, NEAR LITTLE THRIVENI  
STORE, VALAKOM.P.O.  
KOLLAM DT, PIN-691532  
Phone : (0474) 2470787  
Mobile : 9496013353  
E mail : 353@ksfe.com

**63) VAVVAKKAVU (382)**

1ST FLOOR, SREEPADMAM  
CHANGANKULANGARA  
VAVVAKKAVU.P.O.  
KARUNGAPILLY, KOLLAM  
PIN - 690 528  
Phone : (0476) 2640060  
Mobile : 9496007382  
E mail : 382@ksfe.com

**PATHANAMTHITTA****1) AARANMULA (224)**

MELETHIL BUILDINGS,  
P.O. ARANMULA,  
PATHANAMTHITTA  
PIN - 689 533.  
Phone : (0468)2318783  
Mobile : 9447797224  
E mail : 224@ksfe.com

**2) ADOOR (57)**

1ST FLOOR  
PUNTHALA SHOPPING COMPLEX  
NEAR KSRTC BUS STAND, ADOOR,  
PATHANAMTHITTA-691523  
Phone : (04734)224867  
Mobile : 9447797057  
E mail : 57@ksfe.com

**3) ADOOR II (437)**

FIRST FLOOR,  
CITY CENTRE BUILDING,  
NEAR MARKET JN, M.C.ROAD,  
ADOOR, PATHANAMTHITTA - 691 523  
Phone : (04734) 227703  
Mobile : 9400028437  
E mail : 437@ksfe.com

**4) CHITTAR (363)**

MEMANA BUILDING,  
MARKET JUCTION,  
CHITTAR.P.O.  
PATHANAMTHITTA - 689 663  
Phone : 04735 - 255363  
Mobile : 9496007363  
E mail : 363@ksfe.com

**5) EANATH (237)**

ALAPPAT ARCADE,  
EANATH, PATHANAMTHITTA  
PIN - 691 526  
Phone : (04734)213465  
Mobile : 9447797237  
E mail : 237@ksfe.com

**6) KADAMBANAD (236)**

K.R.KRISHNA PILLAI MEMORIAL  
BUILDING, P.O. KADAMBANAD  
SOUTH, PATHANAMTHITTA,  
PIN - 691 553.  
Phone : (04734)284989  
Mobile : 9447797236  
E mail : 236@ksfe.com

**7) KALANJOOR (404)**

GROUND FLOOR,  
SIVA SAKTHI AUDITORIUM  
(SS AUDITORIUM)  
NEAR KALANJOOR TEMPLE  
KALANJOOR.P.O.  
PATHANAMTHITTA - 689 694  
Phone : (04734) 270190  
Mobile : 9400027404  
E mail : 404@ksfe.com

**8) KODUMON (278)**

KANDANALLUR BUILDING  
GROUND FLOOR  
KODUMON.P.O.  
PATHANAMTHITTA DT  
PIN - 691 555  
Phone : 04734-280737  
Mobile : 9446006278  
E mail : 278@ksfe.com

**9) KONNI (161)**

ELANJIKKAL BUILDING,  
POST OFFICE ROAD,  
KONNI, PATHANAMTHITTA  
PIN - 689 691  
Phone : (0468) 2242417  
Mobile : 9447797161  
E mail : 161@ksfe.com

**10) KOZHENCHERY (131)**

1ST FLOOR,  
KOIKKAPARAMBIL COMPLEX  
NEAR BUS STAND,  
KOZHENCHERRY  
PIN - 689641  
Phone : (0468) 2214012  
Mobile : 9447797131  
E mail : 131@ksfe.com

**11) KULANADA (439)**

FIRST FLOOR  
OPP.PANCHAYATH OFFICE  
KULANADA.P.O.  
PATHANAMTHITTA - 689 503  
Phone : (04734) 260288  
Mobile : 9400028439  
E mail : 439@ksfe.com

**12) MALLAPPALLY (243)**

PRAYATTUKUNNEL SHOPPING  
ARCHADE, FIRST FLOOR,  
P.O. MALLAPPALLY,  
PATHANAMTHITTA  
PIN - 689 585  
Phone : (0469) 2681539  
Mobile : 9447797243  
E mail : 243@ksfe.com

**13) MANDAMARUTHY (568)**

1ST FLOOR  
NELLIKALAYIL BUILDING  
MAKKAPPUZHA.P.O.  
MANNAMARUTHY,  
PATHANAMTHITTA  
Mobile : 9400027568  
Email : 568@ksfe.com

**14) OMALLOOR (565)**

1ST FLOOR  
MANI MANDIRAM BUILDING  
NEAR ANJALI AUDITORIUM  
OMALLOOR.P.O.  
PATHANAMTHITTA  
PIN - 689 647

Mobile : 9400027565  
Email : 565@ksfe.com

**15) PANDALAM (74)**

BUILDING NO:657/XVI.  
KOIPURATHU BUILDING,  
P.B.NO.22, PANDALAM PO,  
PATHANAM THITTA,  
PIN 689501  
Phone : (04734)252417  
Mobile : 9447797074  
E mail : 74@ksfe.com

**16) PARAKODE (472)**

1ST FLOOR,  
KAVINTE THEKKETHIL BUILD-  
ING  
NEAR SBT, PARAKODE.P.O.  
PATHANAMTHITTA - 691 554  
Phone : (04734) 216333  
Mobile : 9400028472  
E mail : 472@ksfe.com

**17) PATHANAMTHITTA (33)**

KUZHIYIL BUILDING  
OPPO MUNICIPAL OFFICE  
MARKET ROAD, P.B.NO.56  
PATHANAMTHITTA P.O.  
PATHANAMTHITTA-689645  
Phone : (0468) 2222436  
Mobile : 9447797033  
E mail : 33@ksfe.com

**18) PATHANAMTHITTA II (321)**

N.S.S UNION BUILDING  
PATHANAMTHITTA.P.O.  
PATHANAMTHITTA  
PIN - 689 645  
Phone : 0468-2325511  
Mobile : 9496005321  
E mail : 321@ksfe.com

**19) PAZHAKKULAM (347)**

GEETHANJALI BUILDING  
PAZHAKKULAM PO  
ADOOR (VIA), PATHANAMTHITTA  
PIN - 691 527  
Phone : 04734-237622  
Mobile : 9496013347  
E mail : 347@ksfe.com

**20) PURAMATTOM (137)**

NEERUVILAYIL BUILDING  
PURAMATTOM P.O.,  
PATHANAMTHITTA  
PIN - 689 543  
Phone : (0469) 2665690  
Mobile : 9447797137  
E mail : 137@ksfe.com

**21) RANNI (98)**

PANAVELIL BUILDINGS,  
PAZHAVANGADI P.O.,  
RANNI, PATHANAMTHITTA  
PIN - 689 673  
Phone : (04735)226629  
Mobile : 9447797098  
E mail : 98@ksfe.com

**22) RANNI-PERUNADU (458)**

1ST FLOOR, PANCHAYAT  
SHOPPING COMPLEX,  
MADTHUMMOOZHY,  
RANNI-PERUNADU.P.O.  
PATHANAMTHITTA - 689 711  
Phone : (04735) 241200  
Mobile : 9400028458  
E mail : 458@ksfe.com

**23) THADIYOOR (483)**

1ST FLOOR  
THOTTAVALIL PADMALAYAM  
BUILDING, THADIYOOR.P.O.

PATHANAMTHITTA  
Phone : (0469) 2655151  
Mobile : 9400028483  
E mail : 483@ksfe.com

**24) THIRUVALLA (28)**

BSNL ARCADE, B/H HEAD POST  
OFFICE, CROSS JUNCTION,  
THIRUVALLA,  
PATHANAMTHITTA, PIN 689101  
Phone : (0469) 2702915  
Mobile : 9447797028  
E mail : 28@ksfe.com

**25)THIRUVALLA II (569)**

1ST FLOOR  
KALEECKAL BUILDING  
RAMANCHIRA,MUTHOOR.PO.  
THIRUVALLA  
PATHANAMTHITTA  
PIN - 689107  
Phone : (0469) 2700382  
Mobile : 9400027569  
Email : 569@ksfe.com

**26) VADASSERIKKARA (457)**

1ST FLOOR, MUNDAPLACKAL  
BUILDING, SABARIMALA ROAD,  
VADASSERIKKARA.P.O.  
PATHANAMTHITTA - 689 662  
Phone : (04735) 250200  
Mobile : 9400028457  
E mail : 457@ksfe.com

**27) VECHOOCHIRA (459)**

1ST FLOOR, REEJA COMPLEX  
MARKET JN.,  
VECHOOCHIRA.P.O.  
PATHANAMTHITTA 686511  
Phone : (04735) 266265  
Mobile : 9400028459  
E mail : 459@ksfe.com

**ALAPPUZHA****1) AREEPARAMBU (587)**

1ST FLOOR,  
NSS KARAYOGAM BUILDING  
CHERTHALA SOUTH.P.O.  
ALAPPUZHA  
PIN - 688539  
Mobile : 9400027587  
Email : 587@ksfe.com

**2) ALAPPUZHA (EVENING) (230)**

NALUKETTU COMPLEX,  
ZERO JUNCTION,  
ALAPPUZHA, PIN - 688 011  
Phone : (0477) 2238623  
Mobile : 9447797230  
E mail : 230@ksfe.com

**3) ALAPPUZHA IV (408)**

1ST FLOOR, ACJ MANSION  
BUILDING, NORTH EAST OF  
CIVIL STATION, NEAR KANNAN  
VARKEY BRIDGE  
ALAPPUZHA - 688 001  
Mobile : 9400028408  
E mail : 408@ksfe.com

**4) ALAPPUZHA-I (7)**

TRAVANCORE DEVASWOM  
BOARD BLDG.,  
MULLAKKAL, ALAPPUZHA  
PIN - 688 001  
Phone : (0477) 2252273  
Mobile : 9447797007  
E mail : 7@ksfe.com

**5) ALAPPUZHA-II (68)**

S.T.R. BUILDING, C.C.N.B.  
ROAD, NEAR IRON BRIDGE  
ALAPPUZHA, PIN 688001  
Phone : (0477) 2252257



Mobile : 9447797068  
E mail : 68@ksfe.com

**6) ALAPPUZHA-III (120)**

SUHARA COMPLEX,  
NORTH OF VELLAKKINAR  
JUNCTION, CIVIL STATION  
WARD, ALAPPUZHA 688 001  
Phone : (0477) 2261753  
Mobile : 9447797120  
E mail : 120@ksfe.com

**7) AMBALAPUZHA (77)**

FIRST FLOOR, VYAPARI  
BHAVAN  
NEAR POST OFFICE  
AMBALAPUZHA.P.O.  
ALAPPUZHA DT, PIN - 688 561  
Phone : (0477) 2272282  
Mobile : 9447797077  
E mail : 77@ksfe.com

**8) AREEPARAMBU(587)**

1ST FLOOR,  
NSS KARAYOGAM BUILDING  
CHERTHALA SOUTH.P.O.  
ALAPPUZHA  
PIN - 688539  
Mobile : 9400027587  
Email : 587@ksfe.com

**9) AROOR (330)**

"ANJANAM " BUILDINGS,  
FIRST FLOOR,  
TEMPLE JUNCTION, AROOR PO,  
CHERTHALA  
ALAPPUZHA 688 534  
Phone : 0478-2871166  
Mobile : 9496013330  
E mail : 330@ksfe.com

**10) ARTHUNKAL (542)**

ST.GEORGE BUILDING  
OPP.ST.GEORGE CHURCH  
ARTHUNKAL.P.O.  
ALAPPUZHA - 688 530  
Phone : (0478) 2572255  
Mobile : 9400027542  
E mail : 542@ksfe.com

**11) CHARUMMOODU (245)**

VALIYAVILAYIL HAJI M. KHAN  
SAHIB - MEMORIAL BUILDING,  
CHARUMMOODU P.O.,  
PIN 690505  
Phone : (0479) 2380800  
Mobile : 9447797245  
E mail : 245@ksfe.com

**12) CHENGANNUR (81)**

1ST FLOOR, DB COMMERCIAL  
CENTRE, GOVT.HOSPITAL JN,  
CHENGANNUR.P.O.  
ALAPPUZHA, PIN- 689121  
Phone : (0479) 2452941  
Mobile : 9447797081  
E mail : 81@ksfe.com

**13) CHERTHALA EVENING (377)**

PRABHU TOWERS  
C.M.C. 27, T.D. ROAD,  
CHERTHALA.P.O.  
ALAPPUZHA DT, PIN - 688 524  
Phone : 0478 - 2812053  
Mobile : 9496007377  
E mail : 377@ksfe.com

**14) CHERTHALA-I (40)**

NEAR K.S.R.T.C.BUS STAND,  
CHERTHALA, ALAPPUZHA DT.,  
PIN 688524,  
Phone : (0478) 2813053  
Mobile : 9447797040  
E mail : 40@ksfe.com

**15) CHERTHALA-II (206)**

RAJESWARI TOWERS,  
C.M.C.IV-238 B  
OPP PRIVATE BUS STAND  
P.O.CHERTHALA  
ALAPPUZHA - 688 524  
Phone : (0478) 2816053  
Mobile : 9447797206  
E mail : 206@ksfe.com

**16) CHETTikulANGARA (551)**

1ST FLOOR,CHITHIRA BILDNG  
CHETTikulANGARA JUNCTION  
NEAR VAYANASSALA,  
CHETTikulANGARA P.O.  
ALAPPUZHA  
PIN - 690 106  
Phone : (0479) 2349969  
Mobile : 9400027551  
Email : 551@ksfe.com

**17) EDATHUA (204)**

KARIMPALIL BUILDING,  
IIND FLOOR, EDATHUA,  
PIN - 689 573.  
Phone : (0477) 2214268  
Mobile : 9447797204  
E mail : 204@ksfe.com

**18) ERAMALLUR (533)**

1ST FLOOR, GRAND FURNI-  
TURE MART BUILDING  
ERAMALLUR.P.O.  
ALAPPUZHA - 688 537  
Phone : (0478) 2879339  
Mobile : 9400027533  
E mail : 533@ksfe.com

**19) HARIPAD (60)**

ALAMPALLIL BUILDING,  
NEAR KSRTC BUS STAND,  
HARIPAD P.O., ALAPPUZHA  
PIN - 690 514  
Phone : (0479) 2412792  
Mobile : 9447797060  
E mail : 60@ksfe.com

**20) HARIPAD II (498)**

1ST FLOOR, ACE 2 BUILDING  
NORTH OF KACHERI JN.  
HARIPAD.P.O.  
ALAPPUZHA - 690 514.  
Phone : (0479) 2418498  
Mobile : 9400028498  
E mail : 498@ksfe.com

**21) KALARCODE (495)**

1ST FLOOR  
KONISSERIL BUILDING  
OPPOSITE SD COLLEGE  
SANADANAPURAM.P.O.  
ALAPPUZHA - 688 003  
Phone : 0477 2267495  
Mobile : 9400028495  
E mail : 495@ksfe.com

**22) KALAVOOR (301)**

CHILLORA BUILDING  
KALAVOOR.P.O  
ALAPPUZHA, PIN - 688 522  
Phone : (0477)-2291799  
Mobile : 9496005301  
E mail : 301@ksfe.com

**23) KAMBISSERY (263)**

5/56 Q RAJADHANI COMPLEX  
KAMBISSERY JUNCTION  
VALLIKUNNAM P.O.,  
ALAPPUZHA, PIN 690 501  
Phone : 0479 - 2338802  
Mobile : 9447183263  
E mail : 263@ksfe.com

**24) KARUVATTA (509)**

1ST FLOOR, REVATHY-KAMALA  
TOWERS, NEAR T.B. JUNCTION  
KARUVATTA.P.O.  
ALAPPUZHA - 690 517  
Phone : 0479 2491991  
Mobile : 9400027509  
E mail : 509@ksfe.com

**25) KATTANAM (146)**

1ST FLOOR, GANDHI TOWER,  
KATTANAM, PALLIKKAL PO,  
ALAPPUZHA, PIN - 690503  
Phone : (0479) 2332088  
Mobile : 9447797146  
E mail : 146@ksfe.com

**26) KAYAMKULAM (26)**

C.N. TOURIST HOME BUILDING,  
COURT ROAD, KAYAMKULAM,  
ALAPPUZHA, PIN 690502  
Phone : (0479) 2442416  
Mobile : 9447797026  
E mail : 26@ksfe.com

**27) KAYAMKULAM II (386)**

2ND FLOOR, S.V MALL,  
M.K.HEMACHANDRAN ROAD  
PUTHIYIDOM, KAYAMKULAM  
P.O.  
ALAPPUZHA- 690502  
Phone : (0479) 2441880  
Mobile : 9496007386  
E mail : 386@gmail.com

**28) KUTHIATHODE (158)**

CHIRAYINMEL BUILDINGS,  
KUTHIATHODE.P.O, CHER-  
THALA  
ALAPPUZHA, PIN - 688 533  
Phone : (0478) 2562856  
Mobile : 9447797158  
E mail : 158@ksfe.com

**29) LOAN UNIT,ALAPPUZHA (126)**

KUMARANASAN SMARAKA  
MANDIRAM, COURT  
ROAD,ALAPPUZHA  
PIN - 688001  
Phone : (0477) 2252293  
Mobile : 9447797126  
E mail : 126@ksfe.com

**30) MANNANCHERY (420)**

1ST FLOOR, ST.MARY'S  
SHOPPING COMPLEX  
MANNANCHERY.P.O.  
ALAPPUZHA, PIN - 688 538  
Phone : (0477) 2291969  
Mobile : 9400028420  
E mail : 420@ksfe.com

**31) MANNAR (171)**

PUTHENPURAYIL BUILDING,  
NEAR MUSLIM MASJID,  
MANNAR P.O., ALAPPUZHA  
PIN - 689 622  
Phone : (0479) 2315882  
Mobile : 9447797171  
E mail : 171@ksfe.com

**32) MAVELIKARA II (422)**

GROUND FLOOR  
KAILASAMADAM COMPLEX  
KANDIYOOR THEKKENADA  
THATTARAMBALAM.P.O.  
MAVELIKARA  
ALAPPUZHA-690 103  
Phone : (0479) 2307070  
Mobile : 9400028422  
E mail : 422@ksfe.com

**33) MAVELIKKARA (21)**

TRAVANCORE DEVASWOM  
BOARD BUILDING,

(1ST FLOOR), P.B.NO.20,  
NEAR K.S.R.T.C. BUS STATION,  
MAVELIKARA  
ALAPPUZHA-690101  
Phone : (0479) 2302434  
Mobile : 9447797021  
E mail : 21@ksfe.com

**34) MUHAMMA (249)**

ROSE BUILDING,  
NORTH OF MUHAMMA  
JUNCTION, MUHAMMA,  
ALAPPUZHA - 688 525  
Phone : (0478) 2861123  
Mobile : 9447797249  
E mail : 249@ksfe.com

**35) MUTHUKULAM (505)**

1ST FLOOR,  
THUSHARA ENCLAVE  
MUTHUKULAM NORTH,  
CHEPPADU.P.O.  
ALAPPUZHA - 690 507  
Phone : (0479) 2476053  
Mobile : 9400027505  
E mail : 505@ksfe.com

**36) MUTTOM - HARIPAD (524)**

1ST FLOOR,  
GOVINDA BUILDINGS  
MUTTOM.P.O. HARIPPAD  
ALAPPUZHA - 690 511  
Phone : (0479) 2400001  
Mobile : 9400027524  
E mail : 524@KSFE.COM

**37) NOORANAD (461)**

1ST FLOOR, DIVAKARAN  
MEMORIAL SHOPPING  
COMPLEX,  
NOORANAD.P.O,  
ALAPPUZHA - 690 504  
Phone : (0479) 2387955  
Mobile : 9400028461  
E mail : 461@ksfe.com

**38) PALLIPPAD (535)**

1ST FLOOR,  
KODUKOICKAL BUILDING  
MARKET JUNCTION  
PALLIPPAD.P.O.  
ALAPPUZHA - 690 512  
Phone : (0479) 2408688  
Mobile : 9400027535  
E mail : 535@ksfe.com

**39) PATTANAKKAD (570)**

1ST FLOOR,  
DISHMA COMPLEX  
PONNAMBILY,  
PATTANAKKAD.P.O.  
CHERTHALA, ALAPPUZHA  
PIN - 688531  
Phone : (0478) 2593600  
Mobile : 9400027570  
Email : 570@ksfe.com

**40) POOCHAKKAL (250)**

1ST FLOOR  
THOTTAMKARA BUILDINGS  
POOCHAKKAL.P.O.  
CHERTHALA  
ALAPPUZHA - 688526  
Phone : (0478) 2523400  
Mobile : 9447797250  
E mail : 250@ksfe.com

**41) PUNNAPRA (356)**

PARATHARA BUILDING  
NEAR SBT, MARKET ROAD,  
PUNNAPRA.P.O., ALAPPUZHA  
PIN 688 004  
Phone : (0477) 2286262  
Mobile : 9496013356  
E mail : 356@ksfe.com





**42) PUTHANANGADI (550)**  
1ST FLOOR,  
ST.JAMES CHURCH SHOP-  
PING COMPLEX  
PLOOTHARA, VARANAM.P.O  
PUTHANANGADI,  
CHERTHALA, ALAPPUZHA  
PIN - 688 555  
Mobile : 9400027550  
Email : 550@ksfe.com

**43) S.L.PURAM (421)**  
1ST FLOOR  
J.S.SQUARE BUILDINGS  
S.L.PURAM.P.O.  
ALAPPUZHA, PIN - 688 523  
Phone : (0478) 2860353  
Mobile : 9400028421  
E mail : 421@ksfe.com

**44) THEKKEKKARA (232)**  
NSS BUILDING,  
THEKKEKKARA.P.O.,  
ALAPPUZHA, PIN - 688 503.  
Phone : (0477) 2706677  
Mobile : 9447797232  
E mail : 232@ksfe.com

**45) THRIKUNNAPUZHA (308)**  
NEAR GOVT.HOSPITAL  
T.K.P.10/1531  
THRIKUNNAPUZHA P.O.  
ALAPPUZHA 690 515  
Phone : 0479-2483222  
Mobile : 9496005308  
E mail : 308@ksfe.com

**46) THURAVOOR (391)**  
1ST FLOOR  
DEVAKI TOWERS  
THURAVOOR.P.O.  
CHERTHALA, ALAPPUZHA  
Phone : 0478 (2565050)  
Mobile : 9496007391  
E mail : 391@ksfe.com

**47) VENMONY (261)**  
N.S.S. KARAYOGAM BUILD-  
ING,  
KALAYATHARA, VENMONY.  
ALAPPUZHA- 689 509  
Phone : (0479) 2352626  
Mobile : 9447177261  
E mail : 261@ksfe.com

#### **KOTTAYAM**

**1) ATHIRAMPUZHA (329)**  
PANNACKAL BUILDINGS,  
MARKET JUNCTION  
ATHIRAMPUZHA.P.O  
KOTTAYAM, PIN - 686 562  
Phone : (0481) 2732737  
Mobile : 9496005329  
E mail : 329@ksfe.com

**2) AYARKUNNAM (148)**  
KUNNAPPALLIYIL BUILDING  
(1ST FLOOR),  
P.O.AYARKUNNAM  
KOTTAYM, PIN - 686 564  
Phone : (0481) 2543003  
Mobile : 9447797148  
E mail : 148@ksfe.com

**3) BHARANANGANAM (328)**  
VADAKEL BUILDING  
BHARANANGANAM PO  
KOTTAYAM, PIN - 686578  
Phone : 04822 - 238664  
Mobile : 9496005328  
E mail : 328@ksfe.com

**4) CHANGANASSERY (22)**  
MENACHIL PLAZA, IIND  
FLOOR, MC ROAD, PERUNNA,  
CHANGANACHERRY,  
KOTTAYAM, PIN - 686 102  
Phone : (0481) 2421053  
Mobile : 9447797022  
E mail : 22@ksfe.com

**5) CHANGANASSERY II (315)**  
MARETTE TOWER  
PALACE ROAD  
CHANGANASSERY  
KOTTAYAM, PIN - 686 101  
Phone : 0481-2422933  
Mobile : 9496005315  
E mail : 315@ksfe.com

**6) CHINGAVANAM (497)**  
1ST FLOOR,  
BROTHERS TOWER,  
CHINGAVANAM.P.O.  
KOTTAYAM - 686 531  
Phone : (0481) 2435215  
Mobile : 9400028497  
E mail : 497@ksfe.com

**7) ELIKKULAM (500)**  
1ST FLOOR  
BHARATHEEYAM BUILDING,  
OPP.ELIKULAM PANCHAYATH  
OFFICE  
KOORALI.P.O.  
KOTTAYAM - 686 522  
Phone : (04828) 226227  
Mobile : 9400027500  
E mail : 500@ksfe.com

**8) ERATTUPETTAH (104)**  
CHIRAMEL BUILDING,  
KADUVAMOOZH,  
ERATTUPETTA,  
KOTTAYAM, PIN - 686 121  
Phone : (0482) 2273035  
Mobile : 9447797104  
E mail : 104@ksfe.com

**9) ERUMELI (293)**  
CHALAKUZHIIYIL COMPLEX  
BUS STAND ROAD,  
ERUMELI.P.O.  
KOTTAYAM, PIN : 686 509  
Phone : 04828-211355  
Mobile : 9446006293  
E mail : 293@ksfe.com

**10) ETTUMANOOR (108)**  
MANJUNADH BUILDING,  
KOVILAPADAM ROAD  
NEAR ETTUMANOOR TEMPLE  
(WEST GATE)  
ETTUMANNOR.P.O.  
KOTTAYAM- 686631  
Phone : (0481) 2537856  
Mobile : 9447797108  
E mail : 108@ksfe.com

**11) KADUTHURUTHY (118)**  
S.N.D.P. BUILDING, 1ST  
FLOOR,  
KADUTHURUTHY,  
KOTTAYAM, PIN - 686 604  
Phone : (04829)282976  
Mobile : 9447797118  
E mail : 118@ksfe.com

**12) KALLARA (KOTTAYAM) (479)**  
FIRST FLOOR  
ILLIPARAMBIL BUILDING,  
3/286 A, NEAR THEATRE JN.  
KALLARA SOUTH.P.O.  
KOTTAYAM - 686 611.

Phone : (04829) 267077  
Mobile : 9400028479  
E mail : 479@ksfe.com

**13) KANAKARY (521)**  
1ST FLOOR  
VARKKEY'S ARCADE,  
CENTRAL JUNCTION  
ABOVE SBT, KANAKKARY.P.O.  
KOTTAYAM - 686 632  
Phone : (0481) 2536009  
Mobile : 9400027521  
E mail : 521@ksfe.com

**14) KANJIRAPPALLY (62)**  
K.P.VIII 687 G  
KALLUMKAL COMPLEX,  
1ST FLOOR,  
PETTA JUNCTION  
KANJIRAPPALLY, KOTTAYAM DT  
PIN 686 507  
Phone : (04828)202340  
Mobile : 9447797062  
E mail : 62@ksfe.com

**15) KARUKACHAL (129)**  
MANJIAPPALLIL BUILDING,  
VAZHOO ROAD,  
KARUKACHAL P.O.,  
KOTTAYAM, PIN - 686540  
Phone : (0481) 2485362  
Mobile : 9447797129  
E mail : 129@ksfe.com

**16) KIDANGUR (436)**  
FIRST FLOOR,  
SREEMURUGAN BUILDING  
HIGHWAY JN, KIDANGOOR.P.O.  
KOTTAYAM - 686 572  
Phone : (04822) 254190  
Mobile : 9400028436  
E mail : 436@ksfe.com

**17) KOLLAPPALLY (499)**  
1ST FLOOR,  
PLATHOTTAM PLAZA  
ANTHINADU.P.O.  
KOLLAPPALLY  
KOTTAYAM - 686 561  
Phone : (04822) 247500  
Mobile : 9400028499  
E mail : 499@ksfe.com

**18) KOOROPPADA (520)**  
1ST FLOOR,  
KUZHUPALLIL ARCADE  
KOOROPPADA.P.O.  
KOTTAYAM - 686 502  
Phone : (0481) 2701800  
Mobile : 9400027520  
E mail : 520@ksfe.com

**19) KOTTAYAM (9)**  
K.O. VARGHESE MEMORIAL  
BUILDING, BAKER JUNCTION,  
KOTTAYAM, PIN 686001  
Phone : (0481) 2567057  
Mobile : 9447797009  
E mail : 9@ksfe.com

**20) KOTTAYAM II (116)**  
ST.ANTONY'S COMPLEX,  
1ST FLOOR, NEAR PRIVATE  
BUS STAND, P.B.NO. 729,  
NAGAMPADOM,  
KOTTAYAM, PIN - 686001  
Phone : (0481) 2564681  
Mobile : 9447797116  
E mail : 116@ksfe.com

**21) KOTTAYAM(EVENING) (213)**  
P.B.NO. 714, THADATHIL  
BUILDINGS,  
THADATHIL BUILDINGS,

NEAR CENTRAL JN, 01.  
T.B.ROAD, THIRUNAKKARA  
KOTTAYAM - 686 001  
Phone : (0481) 2302373  
Mobile : 9447797213  
E mail : 213@ksfe.com

**22) KOZHUVANAL (470)**  
1ST FLOOR,  
POOVAKULAM BUILDINGS  
KUZHUVANAL.P.O.  
KOTTAYAM -686 573  
Phone : (04822) 267630  
Mobile : 9400028470  
E mail : 470@ksfe.com

**23) KUMARAKAM (285)**  
MELUVALLIL BUILDINGS  
KUMARAKOM P.O.  
KOTTAYAM, PIN - 686 563  
Phone : 0481 - 2526317  
Mobile : 9446006285  
E mail : 285@ksfe.com

**24) KURAVILANGAD (65)**  
1ST FLOOR,  
KALAMBUKATTUSSERY BLDG.,  
OPP. PRIVATE BUS STAND,  
KURAVILANGAD,  
KOTTAYAM, PIN 686633  
Phone : (0482) 2230380  
Mobile : 9447797065  
E mail : 65@ksfe.com

**25) KURUPPANTHARA (376)**  
1ST FLOOR,  
ST.XAVIERS CHURCH  
SHOPPING COMPLEX,  
MANNARAPPARA,MARKET ROAD,  
MANJOOR.P.O., KOTTAYAM  
PIN - 686 603  
Phone : 04829 - 242510  
Mobile : 9496007376  
E mail : 376@ksfe.com

**26) LOAN UNIT,KOTTAYAM (151)**  
1ST FLOOR  
MADUKKANIL CENTER  
K K ROAD,  
KANJIKUZHYP.O.  
KOTTAYAM - 686004  
Phone : (0481) 2573617  
Mobile : 9447797151  
E mail : 151@ksfe.com

**27) MANARCAD (297)**  
KOCHUPARANGOTTU BUILDING,  
NEAR PRIVATE BUS STAND  
MANARCAD,  
KOTTAYAM - 686019  
Phone : 0481-2372665  
Mobile : 9496006297  
E mail : 297@ksfe.com

**28) MANIMALA (316)**  
MANIMALA PANCHAYATH  
BUS STND - SHOPPING COMPLEX,  
MANIMALA P.O., KOTTAYAM  
PIN 686 543  
Phone : (04828)-240194  
Mobile : 9496005316  
E mail : 316@ksfe.com

**29) MEDICAL  
COLLEGE(KOTTAYAM) (233)**  
PEE CEE COMPLEX,  
SAMKRANTHI  
PERUMBAIKAD.P.O.  
KOTTAYAM - 686 028  
Phone : (0481) 2598162  
Mobile : 9447797233  
E mail : 233@ksfe.com


**30) MOONILAVU (487)**

1ST FLOOR,  
PARAKKAL BUILDING  
NEAR FEDERAL BANK,  
MOONILAVU.P.O.  
KOTTAYAM - 686 586  
Phone : (04822) 286035  
Mobile : 9400028487  
E mail : 487@ksfe.com

**31) MUNDAKKAYAM (258)**

POTTAMKULAM TOURIST  
COMPLEX,  
KOTTICKAL ROAD,  
P.O.MUNDAKKAYAM  
KOTTAYAM - 686 513  
Phone : (04828)274142  
Mobile : 9447177258  
E mail : 258@ksfe.com

**32) NEDUMKUNNAM (460)**

1ST FLOOR  
PADINJAREMURIYIL BUILDING,  
OPP.SOUTH INDIAN BANK,  
NEDUMKUNNAM.P.O.  
KOTTAYAM - 686 542  
Phone : (0481) 2415460  
Mobile : 9400028460  
E mail : 460@ksfe.com

**33) PAIKA (395)**

1ST FLOOR,  
KUNNAPPALLIL BUILDINGS  
POOVARANI.P.O., PAIKA  
KOTTAYAM 686 577  
Phone : (04822) 225577  
Mobile : 9496007395  
E mail : 395@ksfe.com

**34) PALA (23)**

KATTAKKAYAM KUNJAMMA TOWERS  
NEAR LALAM BUILDING  
PALA.P.O, KOTTAYAM  
PIN - 686 575  
Phone : (0482) 2212617  
Mobile : 9447797023  
E mail : 23@ksfe.com

**35) PALA II (462)**

VETTUKALLEL ARCADE  
OPPOSITE INDIAN OIL PUMP  
KOTTARAMATTAM,  
ARUNAPURAM.P.O., PALA  
KOTTAYAM - 686 575  
Phone : (0482) 2213617  
Mobile : 9400028462  
E mail : 462@gmail.com

**36) PALLIKATHODE (117)**

1ST FLOOR  
NSS KARAYOGAM BUILDING  
MANDIRAM JUNCTION  
ANICKADU.P.O.  
KOTTAYAM - 686503  
Phone : (0481) 2551108  
Mobile : 9447797117  
E mail : 117@ksfe.com

**37) PAMPADY (238)**

1ST FLOOR,  
KADAVUMBHAGOM COMPLEX  
OPP.POLICE STATION,  
P.O.PAMPADY  
KOTTAYAM - 656 502  
Phone : (0481) 2500800  
Mobile : 9447797238  
E mail : 238@ksfe.com

**38) PARUTHUMPALA (257)**

1ST FLOOR  
MOOZHUPARA COMPLEX  
(NEAR PETROL PUMP)  
KUZHIMATTOM.P.O.,  
PARUTHUMPALA

KOTTAYAM, PIN - 686 533

Phone : 0481-2331911

Mobile : 9447179257

E mail : 257@ksfe.com

**39) PERUVA (413)**

1ST FLOOR  
MANTHANATH ARCADE,  
NEAR TELECOM OFFICE,  
PERUVA.P.O.  
KOTTAYAM - 686 610  
Phone : (04829) 251402  
Mobile : 9400028413  
E mail : 413@ksfe.com

**40) PONKUNNAM (174)**

KOLLAMKULAM BUILDINGS,  
P.B.NO.18, K.K. ROAD,  
PONKUNNAM P.O.  
KOTTAYAM  
PIN - 686 506  
Phone : (04828)222559  
Mobile : 9447797174  
E mail : 174@ksfe.com

**41) POONJAR THEKKEKARA (510)**

1ST FLOOR,  
PERUMPALLIL ARCADE  
POONJAR SOUTH.P.O.  
KOTTAYAM, PIN - 686 582  
Phone : (04822) 274780  
Mobile : 9400027510  
E mail : 510@ksfe.com

**42) PUTHUPALLY (66)**

IIND FLOOR,JANAKI MANDIRAM.,  
NEAR PRIVATE BUS STAND,  
PUTHUPALLY PO.,  
KOTTAYAM, PIN 686011,  
Phone : (0481) 2351795  
Mobile : 9447797066  
E mail : 66@ksfe.com

**43) RAMAPURAM (364)**

MICHAEL'S PLAZA SHOPPING  
COMPLEX  
RAMAPURAM BAZAR PO  
KOTTAYAM, PIN 686576  
Phone : 04822-262245  
Mobile : 9496007364  
E mail : 364@ksfe.com

**44) THALAYOLAPARAMBU (189)**

ANAPARAMBIL BUILDINGS,  
NEAR PRIVATE BUS STAND  
THALAYOLAPARAMBU P.O.,  
PIN - 686 605  
Phone : (04829)236488  
Mobile : 9447797189  
E mail : 189@ksfe.com

**45) THENGANA (283)**

NALPATHAMKALAM BUILDING  
THENGANA,  
PERUMPANACHY.P.O.  
CHANGANASSERY, KOTTAYAM  
PIN - 686 536  
Phone : 0481-2471815  
Mobile : 9446006283  
E mail : 283@ksfe.com

**46) THRIKODITHANAM (466)**

1ST FLOOR  
HRISHIKESH BUILDING  
THRIKODITHANAM.P.O.  
CHANGANASSERY  
KOTTAYAM - 686 105  
Phone : (0481) 2440094  
Mobile : 9400028466  
E mail : 466@ksfe.com

**47) UZHAVOOR (304)**

PUTHIYAKKUNNEL  
SHOPPING COMPLEX

UZHAVOOR.P.O

KOTTAYAM, PIN - 686 634

Phone : 0482-2249303

Mobile : 9496005304

E mail : 304@ksfe.com

**48) VAIKOM (41)**

MUNICIPAL SHOPPING  
COMPLEX BLDG.,  
KACHERIKAVALA, VAIKOM,  
KOTTAYAM, PIN 686141  
Phone : (04829)231511  
Mobile : 9447797041  
E mail : 41@ksfe.com

**49) VAIKOM TOLL JUNCTION (361)**

UDUPPI SREEKRISHNA  
BHAVAN BUILDING  
FIRST FLOOR  
K.S. MANGALAM.P.O.  
VAIKOM, KOTTAYAM  
PIN - 686 608  
Phone : (04829) 272995  
Mobile : 9496007361  
E mail : 361@ksfe.com

**50) VAIKOM II (588)**

1ST FLOOR, KJP TOWER,  
KOCHUKAVALA, VAIKOM P.O.  
KOTTAYAM  
PIN - 686 141  
Mobile : 9400027588  
Email : 588@kse.com

**51) VAKATHANAM (496)**

1ST FLOOR  
KUNNAKULAM BUILDINGS,  
NJALIYAKUZH,  
VAKATHANAM.P.O.  
KOTTAYAM- 686 538  
Phone : (0481) 2463496  
Mobile : 9400028496  
E mail : 496@ksfe.com

**52) VAZHOOR (380)**

1ST FLOOR  
VADAKKEL BUILDING  
NEAR KODUNGOOR JN  
PALA ROAD, VAZHOOR  
PIN - 686 504  
Phone : (0481) 2458780  
Mobile : 9496007380  
E mail : 380@ksfe.com

**IDUKKI**
**1) ADIMALY (259)**

ST.GEORGE CHURCH BUILDING,  
KALLARKUTTY ROAD,  
ADIMALY, IDUKKI - 685 561  
Phone : (04864) 223864  
Mobile : 9447798259  
E mail : 259@ksfe.com

**2) CHERUTHONI (333)**

VYAPARA BHAVAN BUILDINGS  
CHERUTHONI,  
IDUKKI COLONY PO  
IDUKKI, PIN - 685 602.  
Phone : (04862)-236126  
Mobile : 9496043333  
E mail : 333@ksfe.com

**3) KANJHIKUZHI (476)**

1ST FLOOR,  
PONNAPPALA BUILDING  
OPP.BUS STAND,  
KANJHIKUZHI, IDUKKI - 685 606  
Phone : (04862) 238004  
Mobile : 9400028476  
E mail : 476@ksfe.com

**4) KARIMANNUR (454)**

1ST FLOOR,  
MARATTIL BUILDING,  
OPP.GOV.T.L.P.SCHOOL,  
KARIMANNUR,  
IDUKKI - 685 581  
Phone : (0486) 2261136  
Mobile : 9400028454  
E mail : 454@ksfe.com

**5) KATTAPANA (63)**

ELAVANTHICKAL  
SHOPPING COMPLEX,  
P.B.NO.11,  
KATTAPPANA PO.,  
IDUKKI, PIN 685508  
Phone : (04868)272521  
Mobile : 9447770063  
E mail : 63@ksfe.com

**6) KUMILY (298)**

DUBAI COMPLEX  
KULATHUPALAM,  
IDUKKI, PIN : 685 509  
Phone : 04869-224770  
Mobile : 9496006298  
E mail : 298@ksfe.com

**7) MOOLAMATTOM (523)**

1ST FLOOR  
VALIKULAM BUILDING  
MOOLAMATTOM.P.O.  
IDUKKI - 685 589  
Phone : (04862)2538869  
Mobile : 9400027523  
E mail : 523@ksfe.com

**8) MUTTOM (266)**

CHAMAKKALAYIL BUILDING  
P.O. MUTTOM  
THODUPUZA  
IDUKKI - 685587  
Phone : (04862)257508  
Mobile : 9447792266  
E mail : 266@ksfe.com

**9) NEDUMKANDAM (306)**

CHERUVALLIYIL BUILDING,  
NEDUMKANDOM CENTRAL  
JUNCTION,  
NEDUMKANDOM PO  
IDUKKI 685 553  
Phone : 04868-233170  
Mobile : 9496005306  
E mail : 306@ksfe.com

**10) RAJAKUMARI (369)**

G.S. COMPLEX,  
RAJAKUMARI SOUTH.P.O.  
RAJAKUMARI,  
IDUKKI, PIN- 685 619  
Phone : 04868-244144  
Mobile : 9496007369  
E mail : 369@ksfe.com

**11) THANKAMANI (488)**

1ST FLOOR,  
AMBATT BUILDING  
PALLIKAVALA,  
THANKAMONY.P.O.  
IDUKKI - 685 609  
Phone : (04868) 275050  
Mobile : 9400028488  
E mail : 488@ksfe.com

**12) THODUPUZA (13)**

PULIMOOTTIL SHOPPING AR-  
CADE, MUVATTUPUZA ROAD,  
P.B.NO.14, THODUPUZA,  
IDUKKI 685 583



Phone : (04862)222240  
Mobile : 9447797013  
E mail : 13@ksfe.com

**13) THODUPUZZHA II (346)**  
KALLEL SHOPPING COMPLEX  
NEAR PVT.BUS STAND  
PALA ROAD, THODUPUZZHA  
IDUKKI, PIN - 685 584  
Phone : 0486-2224215  
Mobile : 9496013346  
E mail : 346@ksfe.com

**14) THOPPRAMKUDY (489)**  
1ST FLOOR  
KUNNEL BUILDING  
RAJAMUDY ROAD  
THOPPRAMKUDY.P.O.  
IDUKKI - 685 609  
Phone : (04868) 264060  
Mobile : 9400028489  
E mail : 489@ksfe.com

**15) VANNAPURAM (359)**  
KODAMULLIL TOWERS  
VANNAPURAM.P.O.  
IDUKKI, PIN 685607  
Phone : (04862) 245111  
Mobile : 9496013359  
E mail : 359@ksfe.com

**16) VAZHITHALA (490)**  
1ST FLOOR,  
CHENTHADIYIL BUILDING  
VAZHITHALA.P.O.  
THODUPUZZHA  
IDUKKI - 685 583  
Phone : (04862) 273293  
Mobile : 9400028490  
E mail : 490@ksfe.com

#### **ERNAKULAM**

**1) ADIVADU (475)**  
MANGALATH PARAMBIL BUILDING,  
ADIVAD JN.,  
PALLARIMANGALAM.P.O.  
ERNAKULAM - 686 671  
Phone : (0485) 2564344  
Mobile : 9400028475  
E mail : 475@ksfe.com

**2) ALANGAD (284)**  
K.D.M.M BUILDING  
ALANGAD JN., ALANGAD.P.O.  
ERNAKULAM - 683 511  
Phone : 0484-2671616  
Mobile : 9446006284  
E mail : 284@ksfe.com

**3) ALUVA (35)**  
POST BOX NO. 71,  
RAILWAY STATION ROAD,  
ALUVA, ERNAKULAM  
PIN 683101  
Phone : (0484) 2624287  
Mobile : 9447797035  
E mail : 35@ksfe.com

**4) ALUVA II (317)**  
NEAR GOVT HOSPITAL  
PUTHUSSEERY COMPLEX  
ALUVA, ERNAKULAM  
PIN - 683 101  
Phone : 0484 2622332  
Mobile : 9496005317  
E mail : 317@ksfe.com

**5) ANGAMALY (53)**  
ST.GEORGE SHOPPING  
COMPLEX,  
IIND FLOOR, ALUVA ROAD,  
ANGAMALAY,  
ERNAKULAM, PIN 683572  
Phone : (0484) 2452683  
Mobile : 9447797053  
E mail : 53@ksfe.com

**6) ANGAMALY II (322)**  
HARISH TOWER  
NEW MARKET ROAD  
OPP.KSRTC BUS STAND,  
ANGAMALY, ERNAKULAM  
Phone : 0484-2452983  
Mobile : 9496005322  
E mail : 322@ksfe.com

**7) ARACKAPADY (540)**  
1ST FLOOR,  
KANNADIPADI BUILDING  
PERUMANI ROAD,  
ARACKAPADY,  
ERNAKULAM 683556  
Phone : (0484) 2657282  
Mobile : 9400027540  
E mail : 540@ksfe.com

**8) ARAKKUNNAM (351)**  
ST.GEORGE COMPLEX 10/395 A  
ARAKUNNAM JUNCTION  
ERNAKULAM, PIN-682313  
Phone : (0484) 2749241  
Mobile : 9496013351  
E mail : 351@ksfe.com

**9) ARAYANKAVU (397)**  
1ST FLOOR  
BB BUILDINGS  
ARAYANKAVU  
KULAYATTIKKARA.P.O.  
ERNAKULAM- 682317  
Phone : (0484) 2746810  
Mobile : 9496007397  
E mail : 397@ksfe.com

**10) ATHANI (276)**  
571 E/18, 1ST FLOOR  
THEKKAN TOWERS  
ATHANI-MANJALI ROAD  
ATHANI.P.O.,  
ERNAKULAM - 683 585  
Phone : 0484-2475939  
Mobile : 9446006276  
E mail : 276@ksfe.com

**11) CHELLANAM (299)**  
TEENA STUDIO BUILDING,  
NEAR ST.SEBASTIAN'S CHURCH,  
P.O.NORTH CHELLANAM  
ERNAKULAM, PIN - 682 008  
Phone : (0484)245134  
Mobile : 9496006299  
E mail : 299@ksfe.com

**12) CHERAI (324)**  
AL-FATAH COMPLEX  
NORTH PARUR ROAD  
CHERAI JUNCTION; CHERAI PO  
ERNAKULAM, PIN - 683 514  
Phone : (0484) 2481126  
Mobile : 9496005324  
E mail : 324@ksfe.com

**13) CHERANALLUR (89)**  
1ST FLOOR, M.K.BUILDINGS  
CHERANALLUR.P.O.  
ERNAKULAM-682034  
Phone : (0484) 2430446

Mobile : 9447797089  
E mail : 89@ksfe.com

**14) DH ROAD,ERNAKULAM (99)**  
THOTTUNGAL  
BUILDINGS,(NEAR R.V.CLUB)  
D.H.ROAD, M.G.ROAD SOUTH P.O.,  
ERNAKULAM, PIN - 682016  
Phone : (0484) 2384054  
Mobile : 9447797099  
E mail : 99@ksfe.com

**15) EDAPPALLY (450)**  
1ST FLOOR  
PALLIPADAN THERESA CENTRE  
NEAR MAJ HOSPITAL  
MARKET ROAD, EDAPPALLY.P.O.  
KOCHI - 24  
Phone : (0484) 2345615  
Mobile : 9400028450  
E mail : 450@ksfe.com

**16) ELANJI (536)**  
1ST FLOOR,  
VIRIPAMATTOM BUILDING  
CENTRAL JUNCTION  
ELANJI.P.O., ERNAKULAM - 686 665  
Phone : (0485) 2259300  
Mobile : 9400027536  
E mail : 536@ksfe.com

**17) ERNAKULAM (EVENING) (226)**  
MORNING STAR BUILDING,  
KACHERIPADY,  
COCHIN - 682 018  
Phone : (0484) 2392188  
Mobile : 9447797226  
E mail : 226@ksfe.com

**18) ERNAKULAM KACHERIPADY (88)**  
41/3980, NEAR STALBERT'S COLLEGE,  
I.S.PRESS BUILDING,  
2ND FLOOR,  
BANERJI ROAD, KOCHI,  
ERNAKULAM, PIN - 682 018  
Phone : (0484) 2390981  
Mobile : 9447797088  
E mail : 88@ksfe.com

**19) ERNAKULAM MAIN (10)**  
OMANA BUILDING,  
NEAR PADMA, P.B.NO. 3582,  
JEWS STREET, ERNAKULAM,  
PIN 682035  
Phone : (0484) 2351533  
Mobile : 9447797010  
E mail : 10@ksfe.com

**20) ERNAKULAM SOUTH (102)**  
WISDOM COLLEGE BLDG.  
(2ND FLOOR),  
GOVT. GIRLS HIGH SCHOOL JUNCTION,  
CHITTOOR ROAD, ERNAKULAM SOUTH,  
ERNAKULAM, PIN - 682016  
Phone : (0484) 2376890  
Mobile : 9447797102  
E mail : 102@ksfe.com

**21) FORT COCHI (452)**  
GROUND FLOOR,  
MSGR JOHN GOMEZ BUILDING,  
NEAR ST.PETER & PAUL CHURCH,  
AMARAVATHY, FORT KOCHI,  
KOCHI - 682 001  
Phone : (0484) 2215402  
Mobile : 9400028452  
E mail : 452@ksfe.com

**22) KADAVANTHARA (553)**  
1ST FLOOR,

THE ERNAKULAM CO-OP  
HOUSE-CONSTRUCTION SOCI-  
ETY LTD. BUILDING  
OPP.GCDA, KADAVANTHARA  
ERNAKULAM  
PIN - 682 020  
Phone : (0484) 2310553  
Mobile : 9400027553  
Email : 553@ksfe.com

**23) KAKKANAD (207)**  
KSFE BHAVAN  
GROUND FLOOR  
MAVELIPURAM, KAKKANAD  
ERNAKULAM - 682 030  
Phone : (0484) 2426575  
Mobile : 9447797207  
E mail : 207@ksfe.com

**24) KALADY (256)**  
ALUKKAL SHOPPING COMPLEX,  
PERUMBAAVOOR ROAD  
KALADY.P.O.,  
ERNAKULAM - 683574  
Phone : 0484 2698222  
Mobile : 9447796256  
E mail : 256@ksfe.com

**25) KALAMASSERY (142)**  
CHANDRIKA TOURIST HOME  
BUILDING,  
PREMIER JUNCTION,  
NORTH KALAMASSERY,  
ERNAKULAM PO,  
PIN - 683104  
Phone : (0484) 2559141  
Mobile : 9447797142  
E mail : 142@ksfe.com

**26) KALLOORKAD (451)**  
1ST FLOOR  
PAICKATTU BUILDING,  
NEAR GROTTA JUNCTION,  
KALLOORKAD.P.O  
ERNAKULAM -686 668  
Phone : (0485) 2287451  
Mobile : 9400028451  
E mail : 451@ksfe.com

**27) KALOOR (191)**  
1ST FLOOR,  
CENTRAL ARCADE, AZAD ROAD  
OPP.MATHRUBHOOMI  
KALOOR, ERNAKULAM - 682 017  
Phone : (0484) 2341897  
Mobile : 9447797191  
E mail : 191@ksfe.com

**28) KANJOOR (537)**  
GROUND FLOOR,  
ITC BUILDING  
KANJOOR JUNCTION,  
KANJOOR.P.O.  
KALADY, ERNAKULAM - 683 575  
Phone : (0484) 2462633  
Mobile : 9400027537  
E mail : 537@ksfe.com

**29) KARUKUTTY (387)**  
PYNEDATH TOWER  
KARUKUTTY JN.  
KARUKUTTY.P.O.  
ERNAKULAM  
PIN - 683 576  
Phone : (0484) 2613262  
Mobile : 9496007387  
E mail : 387@ksfe.com



**30) KEERAMPARA (449)**

1ST FLOOR  
VENGASSERIL BUILDING,  
NEAR ST.STEPHENS HSS  
KEERAMPARA.P.O.  
ERNAKULAM - 686 681  
Phone : (0485) 2570349  
Mobile : 9400028449  
E mail : 449@ksfe.com

**31) KIZHAKKAMBALAM (354)**

MUTTUVANCHERY BUILDING  
NEAR MARKET,  
KIZHAKKAMBALAM P.O.  
ERNAKULAM, PIN 683 562  
Phone : 0484 2682034  
Mobile : 9496013354  
E mail : 354@ksfe.com

**32) KOLENCHERY (134)**

NEAR ST. PETERS COLLEGE,  
MUVATTUPUZHA ROAD,  
KOLENCHERY PO,  
ERNAKULAM, PIN - 682311  
Phone : (0484) 2760272  
Mobile : 9447797134  
E mail : 134@ksfe.com

**33) KOOTHATTUKULAM (186)**

PADSON CHAMBERS,  
2ND FLOOR, JEWEL JUNCTION,  
KOOTHATTUKULAM,  
KOOTHATTUKULAM.P.O.  
ERNAKULAM - 686 662  
Phone : (0485) 2253657  
Mobile : 9447797186  
E mail : 186@ksfe.com

**34) KOOVAPADY (508)**

1ST FLOOR,  
NEDUMKANDATHIL ARCADE  
THOTTUVA JUNCTION  
KOOVAPADY.P.O.  
KODANAD VIA,  
ERNAKULAM - 683 544  
Phone : 0484 2642774  
Mobile : 9400027508  
E mail : 508@ksfe.com

**35) KOTHAMANGALAM (103)**

POONOLLY BUILDING,  
FIRST FLOOR,  
BASIL JUNCTION  
KOTHAMANGALAM.P.O.,  
ERNAKULAM  
PIN - 686 691  
Phone : (0485) 2860015  
Mobile : 9447797103  
E mail : 103@ksfe.com

**36) KOTTAPPADY (525)**

1ST FLOOR  
CITY CENTER, 12/593-E  
KOTTAPPADY.P.O  
ERNAKULAM - 686 692  
Phone : (0485) 2842021  
Mobile : 9400027525  
E mail : 525@KSFE.COM

**37) KUMBALANGI (241)**

SUBISH MEMORIAL BUILDING,  
NEAR ILLIKKAL TEMPLE,  
P.O. KUMBALANGHI  
ERNAKULAM- 682 007  
Phone : (0484) 2241055  
Mobile : 9447797241  
E mail : 241@ksfe.com

**38) KURUMASSERY (412)**

1ST FLOOR  
SREELAKSHMI BUILDING  
NO.302 B, KURUMASSERY.P.O.  
ERNAKULAM, PIN - 683 579

Mobile : 9400028412  
E mail : 412@ksfe.com

**39) KURUPPAMPADI (277)**

DR.K.C.MATHEW MEMO-  
RIAL BUILDING, A.M.ROAD,  
KURUPPAMPADI.P.O.  
ERNAKULAM, PIN - 683 545  
Phone : 0484-2593575  
Mobile : 9446006277  
E mail : 277@ksfe.com

**40) MANJAPRA (389)**

MANGALI TOWER  
1ST FLOOR  
PULLATHAN JN  
MANJAPRA.P.O.  
ERNAKULAM - 683 581  
Phone : (0484) 2690944  
Mobile : 9496007389  
E mail : 389@gmail.com

**41) MARADU (578)**

1ST FLOOR, EVKV BUILDING  
NEAR KOTTARAM MARADU  
TEMPLE, MARADU.P.O.  
ERNAKULAM  
PIN - 682 304  
Mobile : 9400027578  
Email : 578@ksfe.com

**42) MOOKKANNUR (352)**

PUTHUSSEY BUILDING  
PALA JUNCTION  
MOOKKANNUR P.O  
ERNAKULAM, PIN-683577  
Phone : 0484 2615041  
Mobile : 9496013352  
E mail : 352@ksfe.com

**43) MOOTHAKUNNAM (209)**

MOOTHAKUNNAM P.O.,  
ERNAKULAM, PIN - 683 516.  
Phone : (0484) 2482178  
Mobile : 9447797209  
E mail : 209@ksfe.com

**44) MULANTHURUTHY (240)**

EDAKKANACHERIL BUILDINGS,  
PALLITHAZHAM,  
P.O.MULANTHURUTHY,  
ERNAKULAM, PIN - 682 314.  
Phone : (0484) 2743800  
Mobile : 9447797240  
E mail : 240@ksfe.com

**45) MUPPATHADAM (444)**

1ST FLOOR, KRISHNAARCADE,  
NEAR GOVT.H.S.,  
MUPPATHADAM.P.O.  
ERNAKULAM - 683 110  
Phone : (0484) 2559556  
Mobile : 9400028444  
E mail : 444@ksfe.com

**46) MUVATTUPUZHA (46)**

C.S.I SHOPPING COMPLEX,  
M.C.ROAD, EAR POST  
OFFICE JUNCTION,  
MUVATTUPUZHA.P.O.  
ERNAKULAM - 686 661  
Phone : (0485) 2832986  
Mobile : 9447797046  
E mail : 46@ksfe.com

**47) NELLIKUZH (474)**

1ST FLOOR,  
KALAPARAMBIL BUILDING  
PANCHAYATHUPPADY JN  
A.M.ROAD, NELLIKUZH.P.O.  
ERNAKULAM - 686 691  
Phone : (0485) 2822352

Mobile : 9400028474  
E mail : 474@gmail.com

**48) NJARAKKAL (147)**

1ST FLOOR  
KURIAN'S SQUARE  
NJARAKKAL.P.O.  
ERNAKULAM-682 505  
Phone : (0484) 2492087  
Mobile : 9447797147  
E mail : 147@ksfe.com

**49) NORTH PARAVOOR (24)**

BUILDING NO. V/570  
M.S.BUILDING,MUNICIPAL JN.  
NORTH PARUR.P.P.  
ERNAKULAM, PIN 683513  
Phone : (0484) 2442669  
Mobile : 9447797024  
E mail : 24@ksfe.com

**50) NORTH PARUR EVENING (379)**

138/1B, GROUND FLOOR,  
DIAMOND PLAZA  
CHENDAMANGALAM JUNCTION  
N.PARUR- 683513  
Phone : (0484) 2445599  
Mobile : 9496007379  
E mail : 379@ksfe.com

**51) PACHALAM (580)**

1ST FLOOR,  
BHAGYODAYAM CO. BILDNG  
PACHALAM.P.O.,ERNAKULAM  
PIN - 682 012  
Phone : (0484) 2395580  
Mobile : 9400027580  
Email : 580@ksfe.com

**52) PALARIVATTOM (54)**

POCUDIYIL BUILDING  
2ND FLOOR, PALARIVATTOM  
ERNAKULAM, PIN-682 025  
Phone : (0484) 2344018  
Mobile : 9447797054  
E mail : 54@ksfe.com

**53) PALLURUTHY (253)**

V.N MEMORIAL BUILDINGS  
KACHERIPADY JUNCTION  
P.O PALLURUTHY  
KOCHI -682 006  
Phone : (0484) 2233122  
Mobile : 9447797253  
E mail : 253@ksfe.com

**54) PAMPAKUDA (522)**

1ST FLOOR  
KUZHIPILLIL BUILDING  
VETTIMOOD KAVALA  
PAMPAKUDA.P.O.  
ERNAKULAM - 686 667  
Phone : (0485) 2272720  
Mobile : 9400027522  
E mail : 522@ksfe.com

**55) PATTIMATTOM (453)**

1ST FLOOR, THOMSON COMPLEX  
P.P.ROAD, PATTIMATTOM.P.O.  
ERNAKULAM - 683 562  
Mobile : 9400028453  
E mail : 453@ksfe.com

**56) PERUMBAVOOR (71)**

CHEMMANAM SQUARE  
1ST FLOOR, P.P. ROAD,  
PERUMBAVOOR P.O.  
ERNAKULAM DT  
PIN - 683 542  
Phone : (0484) 2523175

Mobile : 9447797071  
E mail : 71@ksfe.com

**57) PERUMBAVOOR II (375)**

MADAPPARAMBIL ARCADE  
OUSHADHI JUNCTION  
KALADY ROAD,  
PERUMBAVOOR.P.O.  
PIN - 683 542  
Mobile : 9496007375  
E mail : 375@ksfe.com

**58) PEZHAKKAPPILLY (340)**

VAZHACHALIL COMPLEX,  
BUILDING NO.XII/610 A  
PAIPRA JUNCTION,  
PEZHAKKAPPILLY P.O,  
MUVATTUPUZHA (VIA)  
ERNAKULAM - 686 674  
Phone : 0485-2813220  
Mobile : 9496013340  
E mail : 340@ksfe.com

**59) PIRAVAM (82)**

PULICKAL COMMERCIAL COM-  
PLEX, PIRAVOM,  
ERNAKULAM DT., PIN 686664  
Phone : (0485) 2242445  
Mobile : 9447797082  
E mail : 82@ksfe.com

**60) PRESS CLUB ROAD,**

**ERNAKULAM (281)**  
ANNA ARCADE,  
OPPOSITE PRESS CLUB,  
ERNAKULAM 682 011  
Phone : 0484-2384045  
Mobile : 9446006281  
E mail : 281@ksfe.com

**61) PUTHENCRUZ (478)**

1ST FLOOR,  
PALACHUVATTIL BUILDING  
NEAR KSRTC BUS STAND  
PUTHENCRUZ.P.O.  
ERNAKULAM - 682 308  
Phone : (0484) 2731008  
Mobile : 9400028478  
E mail : 478@ksfe.com

**62) PUTHENVELIKKARA (360)**

MALAXY TOWER  
STATIONKADAVU ROAD  
PUTHENVELIKKARA P.O.  
ERNAKULAM -683594  
Phone : (0484) 2486900  
Mobile : 9496007360  
E mail : 360@ksfe.com

**63) RAMAMANGALAM (477)**

1ST FLOOR,  
MATTATHIL BUILDING  
B.NO.12/126, GOVT.HOSPITAL JN,  
RAMAMANGALAM.P.O.  
ERNAKULAM - 686 663  
Mobile : 9400028477  
E mail : 477@ksfe.com

**64) RAVIPURAM (274)**

SANKARI BUILDING, 39/3930 B,  
RAVIPURAM ROAD  
NEAR SREEKRISHNA TEMPLE  
RAVIPURAM.P.O. KOCHI  
ERNAKULAM DIST.  
Phone : (0484) 2356564.  
Mobile : 9446006274  
E mail : 274@ksfe.com



**65) THEVARA (318)**  
KANATT BUILDING  
1ST FLOOR  
PANDIT KARAPPAN ROAD  
THEVARA.P.O. ERNAKULAM  
PIN - 682 013  
Phone : 0484-2665154  
Mobile : 9496005318  
E mail : 318@ksfe.com

**66) THIRUVAMKULAM (409)**  
1ST FLOOR  
ELANJICKAL ARCADE  
CHOTTANIKKARA ROAD  
THIRUVAMKULAM.P.O.  
ERNAKULAM - 682 305  
Phone : (0484) 2786310  
Mobile : 9400028409  
E mail : 409@ksfe.com

**67) THOPPUMPADY (75)**  
18/2454-B  
SABU CYPRIAN ARCADE,  
NORTH OF PARRY JN,  
THOPPUMPADY ROAD,  
KOCHI, ERNAKULAM DT.,  
PIN 682005,  
Phone : (0484) 2231498  
Mobile : 9447797075  
E mail : 75@ksfe.com

**68) THIRUPUNITHURA (30)**  
P.B.NO.19,  
EDAYALIL SHOPPING  
COMPLEX,  
RAILWAY STATION ROAD, EAST  
FORT,  
THIRUPUNITHURA,  
ERNAKULAM DT.,  
PIN - 682 301  
Phone : (0484) 2777815  
Mobile : 9447797030  
E mail : 30@ksfe.com

**69) THIRUPUNITHURA EVENING (362)**  
MUNICIPAL SHOPPING COM-  
PLEX  
LAYAM C BLOCK 259/S1  
LAYAM ROAD, STATUE JUNCTION  
TRIPUNITHURA  
ERNAKULAM - 682 301  
Phone : (0484) 2777875  
Mobile : 9496007362  
E mail : 362@ksfe.com

**70) UDAYAMPEROOR (336)**  
KANNADITHARA BUILDINGS  
PUNNAKAVELI  
POOTHOTTA P.O.  
ERNAKULAM DT  
PIN - 682 307  
Phone : 0484-2794214  
Mobile : 9496013336  
E mail : 336@ksfe.com

**71) VADUTHALA (581)**  
1ST FLOOR, S J TOWER  
CHITTOOR ROAD,  
VADUTHALA.P.O  
ERNAKULAM  
PIN - 682 023  
Mobile : 9400027581  
Email : 581@ksfe.com

**72) VARAPUZHA (358)**  
VITHAYATHIL BUILDING  
MANNAMTHURUTH  
VARAPPUZHA PO

ERNAKULAM DT, PIN 683 517  
Phone : (0484) 2511850  
Mobile : 9496013358  
E mail : 358@ksfe.com

**73) VAZHAKKULAM (267)**  
SWAPNA HOTEL BUILDING,  
1ST FLOOR, VAZHAKULAM P.O.,  
MUVATTUPUZHA (VIA)  
ERNAKULAM DISTRICT.  
PIN-686 670  
Phone : 0485-2263178  
Mobile : 9447266267  
E mail : 267@ksfe.com

**74) VYTILA (114)**  
ROZY BAZAR, VYTILA P.O.,  
KOCHI, ERNAKULAM  
PIN - 682 019  
Phone : (0484) 2304407  
Mobile : 9447797114  
E mail : 114@ksfe.com

### THRISSUR

**1) ALOOR (406)**  
1ST FLOOR  
VAZHAPPILLY BUILDING,  
MALA ROAD JN., ALOOR.P.O.,  
THRISSUR, PIN - 680 683  
Mobile : 9400019406  
E mail : 406@ksfe.com

**2) ANNAMANADA (575)**  
1ST FLOOR,  
D.J.SQUARE SHOPPING MALL  
NEAR PRIVATE BUS STAND,  
ANNAMANADA.P.O.  
THRISSUR  
PIN- 680 741  
Phone : (0480) 2773575  
Mobile : 9400027575  
Email : 575@ksfe.com

**3) AYYANTHOLE (31)**  
1ST FLOOR  
PEACE TOWER, AYYANTHOLE P.O.,  
OPP. DISTRICT PANCHAYATH  
OFFICE, AYYANTHOLE P.O.  
THRISSUR - 680 003  
Phone : (0487) 2360964  
Mobile : 9447797031  
E mail : 31@ksfe.com

**4) CHALAKUDY (19)**  
MUNICIPAL BUS STAND BUILDING,  
SOUTH JUNCTION, CHALAKUDY,  
THRISSUR DT., PIN 680307  
Phone : (0480) 2701685  
Mobile : 9447797019  
E mail : 19@ksfe.com

**5) CHALAKUDY EVENING (357)**  
PAUL ARCADE, FIRST FLOOR  
R.S. ROAD, CHALAKUDY NORTH,  
THRISSUR DT, PIN 680 307  
Phone : (0480) 2709549  
Mobile : 9496013357  
E mail : 357@ksfe.com

**6) CHAVAKAD (468)**  
1ST FLOOR, CEE CEE TOWER,  
RICE BAZAR, CHAVAKAD.P.O.  
THRISSUR - 680 506  
Phone : (0487) 2509096  
Mobile : 9400028468  
E mail : 468@ksfe.com

**7) CHELAKKARA (176)**  
1ST FLOOR, COMALA TOWERS,  
OPPOSITE CIVIL STATION

CHELAKKARA.P.O.,  
THRISSUR DT., PIN - 680 586  
Phone : (04884) 252458  
Mobile : 9447797176  
E mail : 176@ksfe.com

**8) CHEMBUKAVU (LU,TSR) (92)**  
"BHADRATHA", MUSEUM ROAD,  
CHEMBUKAVU, THRISSUR DT.,  
PIN 680020  
Phone : (0487) 2332255  
Mobile : 9447797092  
E mail : 92@ksfe.com

**9) CHERPU (157)**  
MALITHU TOWERS,  
THAYAMKULANGARA,  
CHERPU. P.O., THRISSUR DT  
PIN - 680 561  
Phone : (0487) 2343702  
Mobile : 9447797157  
E mail : 157@ksfe.com

**10) ERUMAPETTY (325)**  
LAKSHMI COMPLEX BUILDING  
KADANGODE ROAD JUNCTION  
ERUMAPETTY PO  
THRISSUR DT  
PIN - 680584  
Phone : 04885-267167  
Mobile : 9496005325  
E mail : 325@ksfe.com

**11) GURUVAYOOR (78)**  
2ND FLOOR, VENU'S ENCLAVE  
NEAR RAILWAY GATE  
EAST NADA, GURUVAYUR  
THRISSUR - 680101  
Mobile : 9447797078  
E mail : 78@ksfe.com

**12) GURUVAYUR II (532)**  
2ND FLOOR, SREE VIHAR  
BUILDING PB NO.8,  
GURUVAYUR.P.O.  
THRISSUR - 680 101  
Phone : (0487) 2557774  
Mobile : 9400027532  
E mail : 532@ksfe.com

**13) IRINJALAKUDA (39)**  
NAKKARA COMPLEX,  
OPPOSITE TOWN HALL, NADA,  
IRINJALAKUDA,  
THRISSUR (DIST), PIN 680121  
Phone : (0480) 2826827  
Mobile : 9447797039  
E mail : 39@ksfe.com

**14) IRINJALAKUDA II (531)**  
1ST FLOOR, KVM ARCADE,  
TANA, IRINJALAKUDA  
THRISSUR - 680 121  
Phone : (0480) 2828320  
Mobile : 9400027531  
E mail : 531@ksfe.com

**15) KANDASSANKADAVU (431)**  
FIRST FLOOR  
VALL00KKARAN BUILDING  
OPP.ST.MARYS CONVENT  
THANAPPADAM,  
KANDASSANKADAVU.P.O.  
THRISSUR 680 613  
Phone : (0487) 2626244  
Mobile : 9400028431  
E mail : 431@ksfe.com

**16) KECHERI (215)**  
K.T.C. SHOPPING COMPLEX,

KECHERI, THRISSUR ROAD,  
THRISSUR DIST. - 680 501  
Phone : (04885)242565  
Mobile : 9447797215  
E mail : 215@ksfe.com

**17) KODAKARA (164)**  
1 ST FLOOR, BUILDING  
NO.1/155 'O', P.L. FRANCIS  
SMARAK BUILDINGS,  
KODAKARA.P.O.  
THRISSUR - 680 684  
Phone : (0480) 2720684  
Mobile : 9447797164  
E mail : 164@ksfe.com

**18) KODALI (432)**  
GROUND FLOOR,  
CHELAMBATASSERY ARCADE  
XV/474-A, PADY.P.O., KODALI  
THRISSUR - 680 699  
Phone : (0480) 2742450  
Mobile : 9400028432  
E mail : 432@ksfe.com

**19) KODUNGALLUR (61)**  
CITY CENTRE BUILDING,  
P.B.NO.7, NORTH NADA,  
KODUNGALLUR P.O.,  
THRISSUR DT., PIN 680664  
Phone : (0480) 2802938  
Mobile : 9447797061  
E mail : 61@ksfe.com

**20) KODUNGALLUR II (527)**  
1ST FLOOR  
MAMSON CENTRE,  
WEST NADA, KODUNGALLUR.P.O.  
THRISSUR - 680 664  
Phone : (0480) 2810980  
Mobile : 9400027527  
E mail : 527@ksfe.com

**21) KORATTY (344)**  
VEEVEE COMPLEX  
PULIKKAKADAVU ROAD,  
KORATTY.P.O, THRISSUR DT  
PIN - 680308  
Phone : 0480-2733122  
Mobile : 9496013344  
E mail : 344@ksfe.com

**22) KUNNAMKULAM (12)**  
U-BROS BUILDING,  
GURUVAYUR ROAD,  
KUNNAMKULAM P.O.,  
THRISSUR DT., PIN 680503  
Phone : (04885)222534  
Mobile : 9447797012  
E mail : 12@ksfe.com

**23) KUNNATHANGADI (543)**  
1ST FLOOR  
PLAZID ARCADE  
VELUTHUR.P.O.  
KUNNATHNAGADI  
THRISSUR - 680 012  
Phone : (0487) 2313400  
Mobile : 9400027543  
E mail : 543@ksfe.com

**24) MALA (70)**  
NEAR PRIVATE BUS STAND  
MALA, THRISSUR DT  
PIN - 680 732  
Phone : (0480) 2890485  
Mobile : 9447797070  
E mail : 70@ksfe.com


**25) MANNUTHY (132)**

SACHIDANANDA  
GOLDENGLARE COMPLEX,  
NO. VII/981 J, POST BOX NO: 6,  
NEAR OLLUKARA SERVICE CO-OP. BANK,  
MANNUTHY, THRISSUR DT.,  
PIN - 680651  
Phone : (0487) 2370534  
Mobile : 9447797132  
E mail : 132@ksfe.com

**26) MEDICAL COLLEGE THRISSUR (290)**

NEAR DHANALAKSHMI BANK LTD.  
ATHANI CENTRE, ATHANI P.O.,  
THRISSUR DT, PIN : 680 771  
Phone : 04872202321  
Mobile : 9446006290  
E mail : 290@ksfe.com

**27) MUTHUVARA (482)**

FIRST FLOOR,  
SIVADA COMPLEX,  
OPP. MUTHUVARA  
SIVA TEMPLE MUTHUVARA,  
PUZHAKKAL P.O.  
THRISSUR - 680 553  
Phone : (0487)2306800  
Mobile : 9400028482  
E mail : 482@ksfe.com

**28) PATTIKKAD (211)**

KOORUVELIL SHOPPING COM-  
PLEX, N.H.JUNCTION,  
PATTIKKAD.P.O., THRISSUR  
PIN - 680 652  
Phone : (0487) 2283269  
Mobile : 9447797211  
E mail : 211@ksfe.com

**29) PAVARATY (172)**

AL-SHAFI COMMERCIAL  
COMPLEX  
BLDG.NO. 11/318-A,1ST FLOOR,  
K.K.ROAD,PAVARATY,  
THRISSUR DT, PIN - 680 507  
Phone : (0487) 2641692  
Mobile : 9447797172  
E mail : 172@ksfe.com

**30) PAZHANJI (469)**

1ST FLOOR  
PT UTHUPURU COMPLEX,  
ONEWAY JUNCTION  
PAZHANJI.P.O.,  
THRISSUR 680 542  
Mobile : 9400028469  
E mail : 469@ksfe.com

**31) PERINJANAM (335)**

CHULLIPARAMBIL COMPLEX  
1ST FLOOR, PERINJANAM PO  
THRISSUR DT, PIN : 680686  
Phone : (0480) 2841292  
Mobile : 9496013335  
E mail : 335@ksfe.com

**32) PUDUKKAD (196)**

PULICKAN HYPER BAZAR,  
1ST FLOOR BAZAR ROAD,  
PUDUKKAD, THRISSUR DT,  
PIN : 680 301  
Phone : (0480) 2753927  
Mobile : 9447797196  
E mail : 196@ksfe.com

**33) PUNNAYOORKULAM (381)**

Y AND J BUILDING  
ALTHARA JUNCTION  
PUNNAYOORKULAM P.O.  
THRISSUR DT, PIN - 679 561

Phone : (0487) - 2547381  
Mobile : 9496007381  
E mail : 381@ksfe.com

**34) THIRUVILLWAMALA (374)**

ALSFA COMPLEX  
OPP.SOUTH INDIAN BANK  
THIRUVILWAMALA.P.O.  
THRISSUR - 680 588  
Phone : (04884) 283080  
Mobile : 9496007374  
E mail : 374@ksfe.com

**35) THRISSUR EVENING (234)**

PARAMAKKAVU DEVSWOM  
BUILDING, PALACE ROAD,  
THRISSUR - 680020  
Phone : (0487) 2323182  
Mobile : 9447797234  
E mail : 234@ksfe.com

**36) THRISSUR-I (1)**

SIVASAKTHI BUILDING,  
2ND FLOOR,  
COCHIN DEVASWOM BOARD,  
ROUND NORTH, THRISSUR DT.  
PIN - 680001  
Phone : 0487 2327580, 2327706  
Mobile : 9447797001  
E mail : 1@ksfe.com

**37) THRISSUR-II (Shomur Road) (72)**

SUHARSHA TOWERS  
(2ND FLOOR),  
NEAR CO-OPERATIVE HOSPITAL,  
SHORNUR ROAD, THRISSUR-II.  
PIN 680001  
Phone : (0487) 2331261  
Mobile : 9447797072  
E mail : 72@ksfe.com

**38) THRISSUR-III(PATTURAIKKAL) (143)**

MUNICIPAL BLDG. 'D' BLOCK,  
PATTURAIKKAL JUNCTION,  
THRISSUR DT., PIN - 680022  
Phone : (0487) 2334692  
Mobile : 9447797143  
E mail : 143@ksfe.com

**39) THRISSUR-IV**

(Veliyannur) (160)  
ROHINI BUILDINGS,  
VELIYANNUR ROAD,  
THRISSUR P.O.  
THRISSUR DT, PIN - 680 021  
Phone : (0487) 2424741  
Mobile : 9447797160  
E mail : 160@ksfe.com

**40) THRISSUR-V (S.T.Nagar) (175)**

PRATAP SINGH BUILDING,  
OPP. S.T. NAGAR BUS STAND,  
THRISSUR 680 021  
Phone : (0487) 2424815  
Mobile : 9447797175  
E mail : 175@ksfe.com

**41) TRIPRAYAR (292)**

SUPREME ARCADE  
OPP. BUS STAND,  
TRIPRAYAR, NATTIKA P.O.  
THRISSUR - 680 566  
Phone : 0487-2393020  
Mobile : 9446006292  
E mail : 292@ksfe.com

**42) VADANAPPALLY (136)**

VATANAPPALLY PO,  
THRISSUR DT., PIN - 680614  
Phone : (0487) 2601209

Mobile : 9447797136  
E mail : 136@ksfe.com

**43) VARANDARAPILLY (291)**

KRISHNA BUILDINGS  
VARANTHARAPILLY.P.O.  
THRISSUR - 680 303  
Phone : 0480-2763799  
Mobile : 9446006291  
E mail : 291@ksfe.com

**44) VELLANGALLUR (411)**

1ST FLOOR  
DHANALAKSHMI TOWER  
VELLANGALLUR.P.O.  
THRISSUR , PIN - 680 622  
Mobile : 9400028411  
E mail : 411@ksfe.com

**45) WADAKKANCHERRY (49)**

DOOR NO.XV/1031-A,  
V.M.C. COMPLEX,  
NEAR DIVINE HOSPITAL,  
WADAKKANCHERY P.O.  
THRISSUR DT.,  
PIN - 680 582  
Phone : (04884)232362  
Mobile : 9447797049  
E mail : 49@ksfe.com

**PALAKKAD**
**1) AALATHUR (246)**

NAVAGRAHA PRASAD  
BUILDING  
NEAR BUS STAND, ALATHUR PO  
PALAKKAD DT, PIN - 678 541  
Phone : 0492 2224434  
Mobile : 9447497246  
E mail : 246@ksfe.com

**2) ALANELLUR (473)**

1ST FLOOR, KPH TOWER,  
NEAR SUB-REGISTRAR OFFICE,  
MAIN ROAD, ALANALLUR.P.O.  
PALAKKAD - 678 601  
Phone : (04924) 262412  
Mobile : 9400028473  
E mail : 473@ksfe.com

**3) CHANDRA NAGAR (385)**

NIRMAL CHAMPERS BUILDING,  
OPP.BHARATHMATHA SCHOOL  
CHANDRA NAGAR.P.O.  
COIMBATORE ROAD  
PALAKKAD, PIN - 678 007  
Mobile : 9496007385  
E mail : 385@ksfe.com

**4) CHERPPALASSERY (252)**

DR.SANTHAKUMARAN'S CLINIC  
FIRST FLOOR, NEAR APSARA  
TOWER, CHERPALASSERY  
PALAKAD DT, PIN - 679 503  
Phone : (0466)2284862  
Mobile : 9447497252  
E mail : 252@ksfe.com

**5) CHITTOOR (76)**

SANA COMPLEX,HOSPITAL JN,  
CHITTUR P.O., PALAKKAD DT.,  
PIN 678101  
Phone : (04923)222545  
Mobile : 9447797076  
E mail : 76@ksfe.com

**6) KALLADIKODE (327)**

HAREKRISHNA BUILDING  
T.B. JUNCTION  
KALLADIKODE.P.O., PALAKKAD DT

PIN - 678 596  
Phone : (04924)-247505  
Mobile : 9496005327  
E mail : 327@ksfe.com

**7) KANJIKKODE (PUDUSSERY) (195)**

KANJIKKODE SHOPPING CENTRE,  
SATHRAPADY,KANJIKKODE  
P.O.,PALAKKAD, PIN- 678 621.,  
Phone : (0491) 2566659  
Mobile : 9447797195  
E mail : 195@ksfe.com

**8) KODUVAYUR (467)**

1ST FLOOR, PITTUPEEDIKA,  
KODUVAYUR.PO.  
PALAKKAD- 678 501  
Mobile : 9400028467  
E mail : 467@ksfe.com

**9) KOLLENGODE (177)**

KMH COMPLEX,  
NEAR GOVT. HOSPITAL,  
PALAKKAD ROAD,  
KOLLENGODE, PIN 678 506  
Phone : (04923)262509  
Mobile : 9447797177  
E mail : 177@ksfe.com

**10) KONGAD (201)**

NEAR BUS STAND,  
KONGAD, PALAKKAD  
PIN - 678 631  
Phone : (0491) 2846419  
Mobile : 9447797201  
E mail : 201@ksfe.com

**11) KOOTTANAD (190)**

KRISHNA ARCADE  
PATTAMBI ROAD, KOOTTANAD.P.O  
PALAKKAD, PIN - 679 533  
Phone : (0466) 2370324  
Mobile : 9447797190  
E mail : 190@ksfe.com

**12) KOZHINJAMPARA (294)**

KASCO COMPLEX  
OPPBUS STAND, CHITTOOR ROAD  
KOZHINJAMPARA  
PALAKKAD PIN : 678 555  
Phone : 04923-2273900  
Mobile : 9446006294  
E mail : 294@ksfe.com

**13) KUZHALMANNAM (154)**

1ST FLOOR,  
SAIDEV ARCADE  
KODUVAYUR ROAD,  
KUZHALMANNAM.P.O  
PALAKKAD - 678 702  
Phone : (0492) 2273247  
Mobile : 9447797154  
E mail : 154@ksfe.com

**14) MANGALAMDAM (440)**

1ST FLOOR  
KOLLATHAZHA HOUSE  
MANGALAM DAM.P.O.  
PALAKKAD - 678 706  
Phone : (04922) 262005  
Mobile : 9400028440  
E mail : 440@ksfe.com

**15) MANNARKKAD (42)**

PAZHERI PLAZA,  
KODATHIPPADI,  
MANNARKKAD.P.O.  
PALAKKAD DT., PIN 678 582.  
Phone : (04924)222422  
Mobile : 9447797042  
E mail : 42@ksfe.com





**16) NENMARA (197)**  
MYALIL SHOPPING COMPLEX  
NENMARA.P.O.  
NEAR VILLAGE OFFICE,  
NENMARA.P.O.  
PALAKKAD - 678508  
Phone : (04923)243150  
Mobile : 9447797197  
E mail : 197@ksfe.com

**17) OLAVAKKOD (199)**  
CROWN BUILDING  
OLAVAKKOD JN.,  
OLAVAKKOD,  
PALAKKAD - 678 002.  
Phone : (0491) 2557953  
Mobile : 9447797199  
E mail : 199@ksfe.com

**18) OTTAPALAM (73)**  
PB.NO.8, MAIN ROAD,  
OPP. BUS STAND,  
OTTAPALAM PO ,  
PALAKKAD DT., PIN 679101,  
Phone : (0466) 2244106  
Mobile : 9447797073  
E mail : 73@ksfe.com

**19) PALAKKADU (EVENING) (222)**  
N S TOWER, FIRST FLOOR,  
NEAR STADIUM BUS STAND,  
KUNNATHURMEDA P.O.,  
PALAKKADU DIST., PIN - 678 013  
Phone : (0491) 2544604  
Mobile : 9447797222  
E mail : 222@ksfe.com

**20) PALAKKADU-I (3)**  
P.B.NO.14, SULTHAN PET,  
PALAKKAD DT., PIN - 678 001  
Phone : (0491) 2545135  
Mobile : 9447797003  
E mail : 3@ksfe.com

**21) PALAKKADU-II (168)**  
M.J.TOWERS, FIRST FLOOR,  
OPP.AROMA THEATRE,  
RAILWAY STATION ROAD,  
PALAKKAD DT, PIN - 678 001  
Phone : (0491) 2530097  
Mobile : 9447797168  
E mail : 168@ksfe.com

**22) PARALI (307)**  
PREETHA COMPLEX  
CHANTHAPPURA JN.  
PARALI P O, PALAKKAD  
PIN - 678 612  
Phone : 0491-2858398  
Mobile : 9496005307  
E mail : 307@ksfe.com

**23) PATTAMBI (178)**  
CHULLIYIL BUILDINGS,  
OPP.SREEKRISHNA TEMPLE  
NEAR BRIDGE, PATTAMBI.P.O.  
PALAKKAD DT., PIN : 679 303  
Phone : (0466) 2212158  
Mobile : 9447797178  
E mail : 178@ksfe.com

**24) SHORNUR (227)**  
MADHAVA PHARMACY  
BUILDING, MAIN ROAD,  
POST OFFICE JUNCTION,  
SHORNUR, PALAKKAD DT.  
PIN - 679 121  
Phone : (0466) 2224854  
Mobile : 9447797227  
E mail : 227@ksfe.com

**25) SREEKRISHNAPURAM (345)**  
PUNATHIL THREE STAR COMPLEX  
CHANTHAPURA  
SREEKRISHNAPURAM P.O.  
PALAKKAD DT., PIN - 679 513  
Phone : (0466) 2260499  
Mobile : 9496013345  
E mail : 345@ksfe.com

**26) VADAKUMCHERRY (105)**  
FIRST FLOOR,  
SHAWTOWER COMPLEX,  
VADAKKENCHERY PO,  
PALAKKAD DT., PIN - 678683  
Phone : (0492) 2255031  
Mobile : 9447797105  
E mail : 105@ksfe.com

#### **MALAPPURAM**

**1) ALATHIYUR (526)**  
1ST FLOOR, ACHIKKULAM  
COMPLEX,  
KUTTIPPURAM ROAD,  
ALATHIYUR.P.O., TIRUR,  
MALAPPURAM - 676 102  
Phone : (0494) 2569595  
Mobile : 9400027526  
E mail : 526@ksfe.com

**2) ANGADIPURAM (593)**  
1ST FLOOR  
OPP.THIRUMANTHAMKUNNU  
TEMPLE, PARIYAPURAM ROAD,  
ANGADIPPURAM.P.O  
MALAPPURAM  
PIN - 679 321  
Phone : (0493) 3258544  
Mobile : 9400027593  
Email : 593@ksfe.com

**3) AREACODE (506)**  
2ND FLOOR, GANESH BUILDING  
AREACODE.P.O.  
MALAPPURAM - 673 639  
Phone : 0483 2854490  
Mobile : 9400027506  
E mail : 506@ksfe.com

**4) CHANGARAMKULAM (305)**  
A.V.COMPLEX, ALANKODE PO  
MALAPPURAM DT., PIN - 679 585  
Phone : 0494-2654515  
Mobile : 9496005305  
E mail : 305@ksfe.com

**5) CHEMMAD (183)**  
E.A. BUILDINGS, 2ND FLOOR,  
NEAR S.B.T., TIRURANGADI P.O.  
CHEMMAD, MALAPPURAM DT.  
PIN - 676 306  
Phone : (0494) 2462910  
Mobile : 9447797183  
E mail : 183@ksfe.com

**6) EDAKKARA (268)**  
METRO BAZAR, NEAR BUS  
STAND, EDAKKARA,  
MALAPPURAM DT., PIN-679 331  
Phone : (04931)274540  
Mobile : 9447729268  
E mail : 268@ksfe.com

**7) EDAPPAL (80)**  
BALAKRISHNA BUILDINGS,  
PONNANI ROAD, EDAPPAL,  
MALAPURAM DT.,

PIN 679576  
Phone : (0494) 2680440  
Mobile : 9447797080  
E mail : 80@ksfe.com

**8) EDAVANNA (339)**  
CENTRAL BAZAR,  
1ST FLOOR, EDAVANNA PO  
MALAPPURAM DT., PIN : 676541  
Phone : 0483-2704222  
Mobile : 9496013339  
E mail : 339@ksfe.com

**9) EDAVANNA PARA (511)**  
1ST FLOOR, KONNAR TOWER  
OPP. BUS STAND  
CHERUVAYOOR.P.O.  
MALAPURAM - 673645  
Phone : (0483) 2727390  
Mobile : 9400027511  
E mail : 511@ksfe.com

**10) KADUNGATHUKUNDU (371)**  
VALAVANNUR GRAMA  
PANCHAYATH BUILDING  
KALPPAKANCHERY.P.O.  
MALAPPURAM DT.  
Mobile : 9496007371  
E mail : 371@ksfe.com

**11) KALIKAVU (447)**  
1ST FLOOR,  
POONTHANATH BUILDING,  
GOVT.HOSPITAL ROAD,  
KALIKAVU.P.O.,  
MALAPURAM - 676 525  
Mobile : 9400028447  
E mail : 447@ksfe.com

**12) KARUVARAKUND (545)**  
1ST FLOOR, HOLYFAMILY  
FORANCE CHURCH BUILDING  
KANNATH, THARISH P.O  
KARUVARAKUND  
MALAPPURAM - 676523  
Mobile : 9400027545  
E mail : 545@ksfe.com

**13) KONDOTTY (200)**  
BUILDING NO.KP 3/1080  
NEAR BUS STAND,  
BY PASS ROAD, KONDOTTY P.O.  
MALAPPURAM - 673 638  
Phone : (0483) 2711390  
Mobile : 9447797200  
E mail : 200@ksfe.com

**14) KOTTAKKAL (208)**  
NOOR MAHAL,KP  
II/667(A),NEAR BUS STAND  
PARAPPUR ROAD JUNCTION,  
TIRUR ROAD, UPPER BAZAR,  
KOTTAKKAL - 676 503  
Phone : (0483) 2745001  
Mobile : 9447797208  
E mail : 208@ksfe.com

**15) MAKKARAPARAMBA (484)**  
1ST FLOOR, PARAKKAL TOWER  
KURUVA ROAD JN,  
MAKKARAPARAMBA.P.O.  
MALAPURAM - 676 507  
Phone : (04933) 282220  
Mobile : 9400028484  
E mail : 484@ksfe.com

**16) MALAPPURAM (4)**  
UMMATHOOR TOWERS,  
OPP.ST GEMMAS GHSS,  
P.B.NO.50,UPHILL,  
MALAPPURAM DT.

PIN - 676 505  
Phone : (0483) 2734861  
Mobile : 9447797004  
E mail : 4@ksfe.com

**17) MALAPPURAM EVENING (302)**  
KILIYAMANNIL CENTRE TOWER  
OPP OF POLICE STATION  
MALAPPURAM P.O.  
MALAPPURAM DT.,  
PIN - 676 505  
Phone : 0483 2732737  
Mobile : 9496005302  
E mail : 302@ksfe.com

**18) MANIMOOLY (539)**  
1ST FLOOR,  
VADASSERI BUILDING  
MANIMOOLY.P.O.  
MALAPPURAM - 679 333  
Phone : (04931) 275511  
Mobile : 9400027539  
E mail : 539@ksfe.com

**19) MANJERI (58)**  
KORAMBAYIL ARCADE,  
PANDIKKAD ROAD,  
MANJERI, MALAPURAM DT.,  
PIN 676121  
Phone : (0483) 2766125  
Mobile : 9447797058  
E mail : 58@ksfe.com

**20) MONGAM (323)**  
FIRST FLOOR, PC TOWER  
OPP.FEDERAL BANK LTD,  
THRIPPANACHI RD JN  
MONGAM.P.O., MALAPPURAM DT.  
PIN - 673 642  
Phone : 0483-2770102  
Mobile : 9496005323  
E mail : 323@ksfe.com

**21) NILAMBUR (101)**  
PEEVES ARCADE,  
BUILDING NO: NP/XI/874/D3  
NILAMBUR, MALAPURAM DT.,  
PIN - 679329  
Phone : (04931)220657  
Mobile : 9447797101  
E mail : 101@ksfe.com

**22) PANDIKKAD (398)**  
1ST FLOOR, EK COMPLEX  
WANDOOR ROAD,  
PANDIKKAD.P.O.  
MALAPPURAM - 676 521  
Phone : (0483) 2780054  
Mobile : 9496007398  
E mail : 398@ksfe.com

**23) PARAPANANGADI (407)**  
1ST FLOOR, MAAZMA BUILDING  
COURT ROAD,  
PARAPANANGADI.P.O.  
MALAPPURAM 676 303  
Phone : (0494) 2410414  
Mobile : 9400028407  
E mail : 407@ksfe.com

**24) PERINTHALMANNA (86)**  
C.T.PLAZA, NEAR KSEB  
OOTTY ROAD,  
PERINTHALMANNA.P.O.  
MALAPPURAM DT  
PIN - 679 322  
Phone : 04933-227256  
Mobile : 9447797086  
E mail : 86@ksfe.com



**25) PONNANI (216)**  
AMBADI BUILDING,  
CHAMRAVATTOM JUNCTION,  
P.O. PONNANI,  
MALAPPURAM DT.  
PIN - 679 577  
Phone : (0494) 2669938  
Mobile : 9447797216  
E mail : 216@ksfe.com

**26) POOKKOTTUMPADAM**  
1SFLOOR, SHAIK BUILDING  
KALIKAVU ROAD  
POOKKOTTUMPADAM.P.O.  
MALAPPURAM DT  
PIN - 679 332  
Mobile : 9400027547  
E mail : 547@ksfe.com

**27) POTHUKALLU (493)**  
1ST FLOOR  
KURIKKAL TOWER  
BHOODAN COLONY.P.O.  
POTHUKALLU  
MALAPPURAM 679 334  
Phone : (04931) 241311  
Mobile : 9400028493  
E mail : 493@ksfe.com

**28) PULAMANTHOLE (279)**  
NEAR BUS STAND COMPLEX  
OPP.TREASURY  
PULAMANTHOLE.P.O  
MALAPPURAM - 679 323  
Phone : 04933-269310  
Mobile : 9446006279  
E mail : 279@ksfe.com

**29) THANOOR (184)**  
BUILDING NO.TPXII/569,  
BEACH ROAD, TANUR,  
MALAPPURAM (DIST),  
PIN - 676 302.  
Phone : (0494) 2441112  
Mobile : 9447797184  
E mail : 184@ksfe.com

**30) THIRUR (50)**  
ALUNGAL COMPLEX,  
OPP. TOWN HALL,  
P.B.NO.43, TIRUR,  
MALAPURAM, PIN 676101  
Phone : (0494) 2422019  
Mobile : 9447797050  
E mail : 50@ksfe.com

**31) VALANCHERY (173)**  
2ND FLOOR  
P.V.COMPLEX , CALICUT  
ROAD  
VALANCHERY P.O.  
MALAPPURAM DT  
PIN - 676 552  
Phone : (0494) 2645299  
Mobile : 9447797173  
E mail : 173@ksfe.com

**32) VENGARA (331)**  
P.K.M. TOWERS, FIRST FLOOR,  
THAZHE ANGADI,VENGARA PO,  
MALAPPURAM DT  
PIN - 676 304  
Phone : 0494-2455656  
Mobile : 9496013331  
E mail : 331@ksfe.com

**33) WANDOOR (193)**  
FATHIMA BUILDING  
PANDIKKAD ROAD  
WANDOOR.P.O.  
MALAPPURAM DT

PIN - 679 328  
Phone : (04931)247498  
Mobile : 9447797193  
E mail : 193@ksfe.com

### **KOZHIKODE**

**1) ATHOLI (390)**  
STAR MANSION  
ATHOLI ATHANIKKAL.P.O.  
KOZHICKODE, PIN - 673 315  
Phone : (0496) 2672390  
Mobile : 9496007390  
E mail : 390@ksfe.com

**2) AYANCHERY (300)**  
K & K BUILDING  
1ST FLOOR, MAIN ROAD,  
AYANCHERY, KOZHICKODE  
PIN 673 544  
Phone : 0496-2593753  
Mobile : 9496006300  
E mail : 300@ksfe.com

**3) BALUSSERY (87)**  
LAKSHMI BUILDING  
BUILDING NO.BP VII/744 E  
NEAR BUS STAND,  
BALUSSERY.P.O.  
KOZHICKODE 673 612  
Phone : (0496) 2642141  
Mobile : 9447797087  
E mail : 87@ksfe.com

**4) CHAKKITTAPPARA (492)**  
1ST FLOOR,  
MALLAPPALIL BUILDING  
CHAKKITTAPPARA.P.O.  
KOZHICKODE - 673 526  
Phone : (0496) 2662060  
Mobile : 9400028492  
E mail : 492@ksfe.com

**5) CHERUVANNUR (225)**  
KODINHI TOWER,  
CHERUVANNUR,  
P.O.FEROKE, KOZHICKODE,  
PIN-673 631  
Phone : (0495)2487077  
Mobile : 9447797225  
E mail : 225@ksfe.com

**6) ELETIL (534)**  
MELE ANGADI  
NARIKKUNI ROAD  
ELETIL.P.O., KODUVALLY  
KOZHICKODE - 673 572  
Phone : (0494) 2202022  
Mobile : 9400027534  
E mail : 534@ksfe.com

**7) ENGAPUZHA (481)**  
ATRIUM MALL  
NEAR BUS STAND,  
PUDUPADI.P.O.  
KOZHICKODE - 673 586  
Phone : (0495) 2235459  
Mobile : 9400028481  
E mail : 481@ksfe.com

**8) KAKKODI (341)**  
K.K. BUILDING,  
CHELAPRAM ROAD,  
KAKKODI.P.O., KOZHICKODE DT  
PIN - 673 611  
Phone : 0495-2265510  
Mobile : 9496013341  
E mail : 341@ksfe.com

**9) KALLACHI (180)**  
KAIRALI COMPLEX,  
MAIN ROAD, KALLACHI.P.O.  
KOZHICKODE DT.  
PIN - 673 506  
Phone : (0496) 2552950  
Mobile : 9447797180  
E mail : 180@ksfe.com

**10) KALLAI ROAD (91)**  
ARADHANA KAMALA BUILDING,  
P.O. CHALAPPURAM,  
KALLAI ROAD,  
KOZHICKODE DT.,  
PIN - 673 002  
Phone : (0495) 2301971  
Mobile : 9447797091  
E mail : 91@ksfe.com

**11) KAYANNA (546)**  
1ST FLOOR, CKK BUILDING  
KAYANNA BAZAR.P.O  
KOZHICKODE 673 525  
Mobile : 9400027546  
E mail : 546@ksfe.com

**12) KODENCHERI (446)**  
1ND FLOOR,  
NAMBADOTH BUILDING  
KODENCHERY.P.O  
KOZHICKODE- - 673 580  
Mobile : 9400028446  
E mail : 446@ksfe.com

**13) KODUVALLY (343)**  
SAS TOWER, WYNAD ROAD,  
KODUVALLY PO  
KOZHICKODE DT PIN - 673 572  
Phone : (0495)2212222  
Mobile : 9496013343  
E mail : 343@ksfe.com

**14) KOORACHUNDU (434)**  
FIRST FLOOR  
KODUMAYIL BUILDING  
KOORACHUNDU.P.O.  
PERAMBRA (VIA),  
KOZHICKODE -673 537  
Phone : (0496) 2661434  
Mobile : 9400028434  
E mail : 434@ksfe.com

**15) KOYILANDI II (414)**  
1ST FLKOOR, RONEES PLAZA  
KOYILANDI.P.O.  
KOZHICKODE, PIN - 673 305  
Mobile : 9400028414  
E mail : 414@ksfe.com

**16) KOYILANDY (124)**  
DAYA BUILDING, QUILANDY P.O.,  
KOZHICKODE DT., PIN - 673 305  
Phone : (0496) 2620500  
Mobile : 9447797124  
E mail : 124@ksfe.com

**17) KOZHICKODE CIVIL STATION (338)**  
NMCK COMPLEX, 1ST FLOOR  
CIVIL STATION PO  
WAYANAD ROAD  
KOZHICKODE - 673 020  
Phone : 0495-2373238  
Mobile : 9496013338  
E mail : 338@ksfe.com

**18) KOZHICKODE EVENING (242)**  
2ND FLOOR, AMBEDKAR BUILDING,  
RAILWAY STATION LINK ROAD,  
KOZHICKODE-2  
Phone : (0495) 2306784  
Mobile : 9447797242  
E mail : 242@ksfe.com

**19) KOZHICKODE (8)**  
JAYANTHI BUILDING,  
CORPORATION BUS STAND,  
PALAYAM, KOZHICKODE DT.,  
PIN - 673 001  
Phone : (0495) 2722480  
Mobile : 9447797008  
E mail : 8@ksfe.com

**20) KOZHICKODE (MC) BRANCH (203)**  
ARPANA CENTRE, KOVOOR,  
MEDICAL COLLEGE P.O.  
KOZHICKODE - 673 008  
Phone : (0495) 2358386  
Mobile : 9447797203  
E mail : 203@ksfe.com

**21) KUNNAMANGALAM (198)**  
SREELAKSHMI COMPLEX  
SAJ JUNCTION, WYNAD ROAD,  
KUNNAMANGALAM P.O.,  
KOZHICKODE DT., PIN - 673 571  
Phone : (0495) 2802010  
Mobile : 9447797198  
E mail : 198@ksfe.com

**22) KUTTIYADI (133)**  
PM COMPLEX, (IIND FLOOR),  
WAYANAD ROAD, KUTTIYADI.  
KOZHICKODE DT.,  
PIN - 673 508  
Phone : (0496) 2597142  
Mobile : 9447797133  
E mail : 133@ksfe.com

**23) LOAN UNIT, KOZHICKODE (95)**  
ARADHANA KAMALA BUILDING,  
CHALAPPURAM P.O.,  
KALLAI ROAD,  
KOZHICKODE DT., PIN - 673002  
Phone : (0495) 2303972  
Mobile : 9447797095  
E mail : 95@ksfe.com

**24) MANKAVE (383)**  
RAJ BUILDINGS,  
BYPASS ROAD,  
MANKAVE, CALICUT DT.  
PIN - 673 007  
Phone : 0495 - 2333383  
Mobile : 9496007383  
E mail : 383@ksfe.com

**25) MAVOOR ROAD (56)**  
BUILDING NO.17/43,  
MAVOOR ROAD JUNCTION,  
KOZHICKODE DT.,  
PIN - 673 001  
Phone : (0495) 2724002  
Mobile : 9447797056  
E mail : 56@ksfe.com

**26) MEPPAYUR (388)**  
1ST FLOOR, CITY COMPLEX  
CHERUVANNUR ROAD,  
MEPPAYUR.P.O.  
KOZHICKODE - 673 524  
Phone : (0496) 2675288  
Mobile : 9496007388  
E mail : 388@ksfe.com

**27) MUKKAM (251)**  
ABHILASH ARCADE,  
ABHILASH JUNCTION,  
MUKKOM P.O., KOZHICKODE  
Phone : (0495) 2299100  
Mobile : 9447795251  
E mail : 251@ksfe.com


**28) MULLANKUNNU (435)**

FIRST FLOOR,  
KAIRALI COMPLEX  
MARUTHONKARA.P.O.  
KOZHIKODE- 673 513  
Mobile : 9400028435  
E mail : 435@ksfe.com

**29) NADAKKAVU (38)**

TRIPURI BUILDING,  
NO.3/568/A, EAST NADAKKAVU,  
KOZHIKODE DT.  
PIN - 673 011  
Phone : (0495) 2765850  
Mobile : 9447797038  
E mail : 38@ksfe.com

**30) NADUVANOOR (326)**

RANIYA COMPLEX  
NADUVANOOR PO  
KOZHIKODE DT  
PIN 673 614  
Phone : 0496-2654259  
Mobile : 9496005326  
E mail : 326@ksfe.com

**31) NARIKUNNI (273)**

ROSE MOUNT SHOPPING  
COMPLEX, FIRST FLOOR  
NARIKUNNI P.O.,  
KOZHIKODE DT.  
PIN - 673 585  
Phone : 0495-2247359  
Mobile : 9447727273  
E mail : 273@ksfe.com

**32) ORKATTERI (332)**

MAYURI BUILDING,  
KSEB ROAD, ORKATTERI,  
VADAKARA (VIA)  
KOZHIKODE DT., PIN 673 501  
Phone : 0496-2544332  
Mobile : 9496013332  
E mail : 332@ksfe.com

**33) PAYYOLI (271)**

PAYYOLI.P.O, KOZHIKODE  
PIN - 673522  
Phone : 0496-2606969  
Mobile : 9447707271  
E mail : 271@ksfe.com

**34) PERAMBRA (20)**

KUNDARKKAT BUILDING,  
NEAR TAXI STAND,  
PERAMBRA P.O.  
KOZHIKODE DT., PIN - 673 525  
Phone : (0496)2610213  
Mobile : 9447797020  
E mail : 20@ksfe.com

**35) POOKAD (512)**

1ST FLOOR,  
P.B.COMPLEX, EAST ROAD,  
POOKAD, CHEMANCHERY.P.O.  
KOZHIKODE - 673 304  
Phone : (0496) 2686220  
Mobile : 9400027512  
E mail : 512@ksfe.com

**36) POOVATTUPARAMBA (491)**

1ST FLOOR, KJA BUILDING  
POOVATTUPARAMBA.P.O.  
KOZHIKODE, PIN - 673 008  
Phone : (0495) 2490102  
Mobile : 9400028491  
E mail : 491@ksfe.com

**37) RAMANATTUKARA (179)**

CHALIYAR COMPLEX,  
RAMANATTUKARA,

KOZHIKODE DT., PIN - 673 633  
Phone : (0495) 2441688  
Mobile : 9447797179  
E mail : 179@ksfe.com

**38) THAMARASSERY (85)**

'SITARA', OPP. GOVT. HOSPITAL,  
THAMARASSERY, KOZHIKODE  
PIN - 673 573  
Phone : (0495) 2222310  
Mobile : 9447797085  
E mail : 85@ksfe.com

**39) THIRUVAMBADI (51)**

PANCHAYAT SHOPPING CENTRE,  
THIRUVAMBADI,  
KOZHIKODE DT., PIN - 673 603  
Phone : (0495) 2252230  
Mobile : 9447797051  
E mail : 51@ksfe.com

**40) ULLIYERI (443)**

FIRST FLOOR, AHAMMED CENTRE,  
BALUSSERY ROAD, ULLIYERI.P.O.  
KOZHIKODE - 673 620  
Phone : (0496) 2650119  
Mobile : 9400028443  
E mail : 443@ksfe.com

**41) VADAKARA (52)**

ASHOKA COMPLEX,  
OPPOSITE TOWN HALL  
CONVENT ROAD, VADAKARA.P.O.  
KOZHIKODE DT., PIN 673101  
Phone : (0496) 2525053  
Mobile : 9447797052  
E mail : 52@ksfe.com

**42) VATAKARA II (342)**

1ST FLOOR, CITY CENTRE  
EDODI ROAD VATAKARA PO  
KOZHIKODE, PIN - 673 101  
Phone : 0496-2525590  
Mobile : 9496013342  
E mail : 342@ksfe.com

**43) VILLIAPPALLY (494)**

1ST FLOOR, OT BUILDING,  
VADAKARA ROAD  
NEAR MJ HOSPITAL  
VILLIAPPALLY P.O  
KOZHIKODE - 673 542  
Phone : 0496 2533422  
Mobile : 9400028494  
E mail : 494@ksfe.com

**44) WEST HILL (KOZHIKODE) (228)**

PB NO 938, NEAR ST MICHAEL'S  
CHURCH, WEST HILL,  
KOZHIKODE, PIN - 673 005  
Phone : (0495) 2384959  
Mobile : 9447797228  
E mail : 228@ksfe.com

**WAYANAD**
**1) AMBALAVAYAL (463)**

1ST FLOOR, TAJ BUILDING,  
OPP.AMBALAVAYAL  
GRAMAPANCHAYATH OFFICE  
AMBALAVAYAL.P.O.  
WAYANAD- 673 593  
Phone : (04936) 260724  
Mobile : 9400028463  
E mail : 463@ksfe.com

**2) KALPETTA (17)**

TRIDENT ARCADE,  
PINANGODE ROAD JUNCTION  
KALPETTA P.O., WAYANAD  
PIN - 673 121

Phone : (04936)202495  
Mobile : 9447797017  
E mail : 17@ksfe.com

**3) MANANTHAVADI (169)**

2ND FLOOR, OLIVE ARCADE  
ST.JOSEPH HOSPITAL ROAD  
MANANTHAVADY  
WAYANAD - 670 645  
Phone : (04935) 241356  
Mobile : 9447797169  
E mail : 169@ksfe.com

**4) MEENANGADI (334)**

THAITHARAYIL BUILDING,  
MAIN ROAD,  
NEAR PANCHAYATH BUS STAND,  
MEENANGADI P.O.  
WAYANAD - 673 591  
Phone : 04936 249687  
Mobile : 9496013334  
E mail : 334@ksfe.com

**5) MEPPADI (205)**

METRO TOWERS,  
1ST FLOOR, NEAR BUS  
STAND,  
OOTTY ROAD, MEPPADI,  
WAYANAD DT., PIN - 673 577  
Phone : (04936)282482  
Mobile : 9447797205  
E mail : 205@ksfe.com

**6) PADINHARETHARA (428)**

MUNDUNADAKKAL SHOP-  
PING  
COMPLEX,  
PADINHARETHARA.P.O.  
WAYANAD - 673 575  
Phone : (04936) 273495  
Mobile : 9400028428  
E mail : 428@ksfe.com

**7) PANAMARAM (507)**

1ST FLOOR, PORLOTH  
SHOPPING COMPLEX  
PANAMARAM.P.O.,  
WAYNAD -  
Phone : 04935 220356  
Mobile : 9400027507  
E mail : 507@ksfe.com

**8) PULPALLY (296)**

NEERANTHANATH SHOPPING  
COMPLEX, PULPALLY.P.O.  
WAYANAD, PIN 673 579  
Phone : 04936-243888  
Mobile : 9446006296  
E mail : 296@ksfe.com

**9) SULTHANBATTERY (115)**

BLDG. NO.VI/458 A,  
ANUGRAHA COMPLEX,  
MAIN ROAD,  
SULTHANBATTERY,  
WAYANAD, PIN - 673 592  
Phone : (04936)220024  
Mobile : 9447797115  
E mail : 115@ksfe.com

**10) SULTHANBATTERY II (552)**

1ST FLOOR,  
MANJIMA COM-  
PLEX NEAR KSEB WEST  
SECTION OFFICE, MANIKUNI,  
SULTHANBATTERY.P.O  
WAYANAD  
Phone : (04936) 223324  
Mobile : 9400027552  
Email : 552@ksfe.com

**11) VYTHIRI (561)**

1ST FLOOR,  
NEAR CANARA BANK,  
MAIN RAOD, VYTHIRI  
WAYANAD  
PIN - 673 576  
Mobile : 9400027561  
Email : 561@ksfe.com

**KANNUR**
**1) ALACODE (192)**

MALABAR COMPLEX  
2ND FLOOR, NEW BAZAR,  
ALACODE, KANNUR  
PIN - 670 571  
Phone : 0460-2255825  
Mobile : 9447797192  
E mail : 192@ksfe.com

**2) AZHIKODE (514)**

1ST FLOOR,  
VANKULATHUVAYAL,  
AZHIKODE.P.O., KANNUR  
PIN -670 009  
Phone : (0497) 2772120  
Mobile : 9400027514  
E mail : 514@ksfe.com

**3) CHAKKARAKKAL (272)**

AMBADY COLLECTION BUILDING  
MOWANCHERY P.O  
NEAR PVT.BUS STAND  
CHAKKARAKKAL  
KANNUR-670 613  
Phone : (0499) 2855800  
Mobile : 9447700272  
E mail : 272@ksfe.com

**4) CHEMAPERI (401)**

1ST FLOOR  
MUKKUZHI COMPLEX  
HOSPITAL ROAD  
CHEMAPERI.P.O.  
KANNUR - 670 632  
Mobile : 9497420401  
E mail : 401@ksfe.com

**5) CHERUPUZHA (400)**

1ST FLOOR, LANDMARK BUILD-  
ING ,NEAR IOC  
PETROL PUMP  
CHERUPUZHA.P.O.  
KANNUR - 670 511  
Mobile : 9496105400  
E mail : 400@ksfe.com

**6) EDAKOM (402)**

1 ST FLOOR  
KUMBALAMTHANAM BUILDING  
CHAPARAPADAVU  
EDAKKOM.P.O.  
KANNUR - 670 581  
Mobile : 9400019402  
E mail : 402@ksfe.com

**7) IRIKKUR (426)**

GROUND FLOOR,  
U.K.COMPLEX, IRIKKUR.P.O.  
KANNUR - 670 593  
Phone : (0460) 2252250  
Mobile : 9400028426  
E mail : 426@ksfe.com

**8) IRIITY (45)**

THULASI MALABAR HEIGHTS,  
IIND FLOOR, NEW BUS STAND,  
IRIITY, KANNUR DT.,  
PIN - 670 703  
Phone : (0490) 2491398





Mobile : 9447797045  
E mail : 45@ksfe.com

**9) KALLIKANDI (516)**

1ST FLOOR  
HI-TECH TOWER  
KALLIKANDY.P.O.  
KANNUR - 670 693  
Phone : (0490) 2464716  
Mobile : 9400027516  
E mail : 516@ksfe.com

**10) KANNUR EVENING (313)**

HASSAN ARCADE  
OPP.COLLECTORATE  
KANNUR, PIN : 600 002  
Phone : 0497 2767567  
Mobile : 9496005313  
E mail : 313@ksfe.com

**11) KANNUR-I (6)**

RASHEEDA 'X' RAYS BUILDING,  
FORT ROAD, KANNUR,  
KANNUR DT., PIN - 670 001  
Phone : (0497) 2705065  
Mobile : 9447797006  
E mail : 6@ksfe.com

**12) KANNUR-II (122)**

KAUSAR COMPLEX,  
CALTEX JUNCTION  
KANNUR DT., PIN - 670002  
Phone : (0497) 2761769  
Mobile : 9447797122  
E mail : 122@ksfe.com

**13) KARIKOTTAKARI (448)**

1ST FLOOR, JUSTINA COMPLEX,  
CHAMPAKKULAM BUILDING  
KARIKOTTAKARI.P.O.  
KANNUR - 670 704  
Mobile : 9400028448  
E mail : 448@ksfe.com

**14) KARTHIKAPURAM (544)**

1ST FLOOR, PARAYIL BUILDING  
KARTHIKAPURAM.P.O.  
KANNUR - 670 571  
Phone : (0460) 2286825  
Mobile : 9400027544  
E mail : 544@ksfe.com

**15) KELAKAM (515)**

1ST FLOOR, MALABAR TOWER  
ADAKKATHODE ROAD,  
KELAKAM.P.O.,  
KANNUR - 670 674  
Phone : (0490) 2413515  
Mobile : 9400027515  
E mail : 515@ksfe.com

**16) KIZHPALLY (501)**

1ST FLOOR, ANNA ARCADE  
KEEZHPALLY.P.O.,  
KANNUR - 670 704  
Phone : (0490) 2454501  
Mobile : 9400027501  
E mail : 501@ksfe.com

**17) KOLAKKAD (427)**

CHEMPARATHY BUILDING  
KOLAKKAD.P.O. PERAVUR (VIA)  
KANNUR - 670 673  
Phone : (0490) 2443227  
Mobile : 9400028427  
E mail : 427@ksfe.com

**18) KOLAYAD (519)**

1ST FLOOR, C.K.COMPLEX  
KOLAYAD.P.O.,  
KANNUR - 670 650

Phone : (0490) 303519  
Mobile : 9400027519  
E mail : 519@ksfe.com

**19) KOOTHUPARAMBU (165)**

NAIVEDYAM BUILDINGS,  
T.C. ROAD,  
KOOTHUPARAMBA.P.O.  
KANNUR DT., PIN - 670 743  
Phone : (0490) 2362150  
Mobile : 9447797165  
E mail : 165@ksfe.com

**20) MAMBARAM (517)**

1ST FLOOR, AL-HARAMAIN  
COMPLEX, MAMBARAM.P.O.  
KANNUR - 670 741  
Phone : (0490) 2384517  
Mobile : 9400027517  
E mail : 517@ksfe.com

**21) MANJODI (559)**

2ND FLOOR,  
CITY MEN COMPLEX  
MOKERI.P.O.  
THALASSERY, KANNUR  
Mobile : 9400027559  
Email : 559@ksfe.com

**22) MATTANNUR (255)**

NADHU SHOPPING COMPLEX  
BUS STAND, MATTANNUR  
KANNUR PIN 670702  
Phone : 0490 2471665  
Mobile : 9447747255  
E mail : 255@ksfe.com

**23) MAYYIL (399)**

1ST FLOOR, IDOOZHI COMPLEX  
MAYYIL BUS STAND  
MAYYIL P.O., KANNUR 670 602  
Mobile : 9496007399  
E mail : 399@ksfe.com

**24) NADUVIL (518)**

1ST FLOOR, MUKKAT COMPLEX  
KUDIYAN MALA ROAD  
NADUVIL P.O.,  
KANNUR - 670 582  
Phone : (0460) 2250018  
Mobile : 9400027518  
E mail : 518@ksfe.com

**25) PANUR (135)**

T.K. BUILDING, PANOOR (VIA),  
THALASSERY, KANNUR DT.,  
PIN - 670 692  
Phone : (0490) 2311680  
Mobile : 9447797135  
E mail : 135@ksfe.com

**26) PAYYANNUR (43)**

SEESON COMPLEX,  
CENTRAL BAZAR,  
PAYYANNUR P.O.,  
KANNUR DT., PIN - 670 307  
Phone : (04985) 202935  
Mobile : 9447797043  
E mail : 43@ksfe.com

**27) PAYYAVOOR (403)**

1ST FLOOR  
KURISUMMOOTIL BUILDING  
PAYYAVOOR.P.O.  
KANNUR - 670 633  
Mobile : 9400018403  
E mail : 403@ksfe.com

**28) PAZHAYANGADI (269)**

K.K. COMPLEX, NEAR K.K. PET-  
ROL PUMP, P.O. PAYANGADI,

KANNUR, PIN-670358  
Phone : 0497-2877066  
Mobile : 9447797269  
E mail : 269@ksfe.com

**29) PERAVOOR (303)**

MAKSON CITY CENTRE,  
KOTTIYOOR ROAD,  
PERAVOOR, KANNUR DT.  
PIN : 670 673  
Phone : 0490 2447001  
Mobile : 9496005303  
E mail : 303@ksfe.com

**30) PERINGATHUR (384)**

PEE PEES COMPLEX  
NEAR NAM HIGHER  
SECONDARY SCHOOL,  
PERINGATHUR.P.O.  
KANNUR DT., PIN - 670 675  
Phone : (0497) 2395350  
Mobile : 9496007384  
E mail : 384@ksfe.com

**31) PUTHIYATHERU (167)**

PUTHIYATHERU, K.V. COMPLEX,  
CHIRAKKAL P.O., KANNUR - DT.  
PIN - 670 011  
Phone : (0497) 2774800  
Mobile : 9447797167  
E mail : 167@ksfe.com

**32) SREEKANTAPURAM (150)**

SAMA BAZAR, NEAR BUS  
STAND, SREEKANTAPURAM PO,  
KANNUR DT., PIN - 670631  
Phone : (0498) 2230600  
Mobile : 9447797150  
E mail : 150@ksfe.com

**33) THALASSERY (18)**

BABANEESH ARCADE,  
LOGANS ROAD, THALASSERY P.O.,  
KANNUR DT., PIN 670101  
Phone : (0490) 2322844  
Mobile : 9447797018  
E mail : 18@ksfe.com

**34) THALASSERY II (314)**

M.M.ROAD, NEAR O.V.ROAD  
JUNCTION, VADIKKAL,  
THALASSERY. PIN 670 101  
Phone : 0490-2323314  
Mobile : 9496005314  
E mail : 314@ksfe.com

**35) THALIPARAMBA (90)**

MARINA SHOPPING COMPLEX,  
NATIONAL HIGHWAY,  
TALIPARAMBA, TALIPARAMBA PO,  
KANNUR DT., PIN 670141  
Phone : (0460) 2202983  
Mobile : 9447797090  
E mail : 90@ksfe.com

**36) THAZHE CHOVA (370)**

1ST FLOOR, VIJAYA SQUARE,  
THEZHUKKIL PEEDIKA  
THAZHE CHOVA.P.O  
KANNUR - 670 018  
Phone : 0497-2725306  
Mobile : 9496007370  
E mail : 370@ksfe.com

**37) ULIKKAL (513)**

1ST FLOOR,  
ST.GEORGE COMPLEX  
OPP.PANCHAYATH OFFICE,  
ULIKKAL.P.O., KANNUR - 670 705  
Phone : (0460) 2254513  
Mobile : 9400027513  
E mail : 513@ksfe.com

**KASARGODE**
**1) BADIADKA (464)**

1ST FLOOR,  
TAJ SHOPPING CENTRE  
BADIADKA.P.O.  
PERADALA,  
KASARGOD - 671 551  
Mobile : 9400028464  
E mail : 464@ksfe.com

**2) CHERUVATHUR (373)**

BUS STAND BUILDING  
CHERUVATHUR.P.O.  
KASARGOD - 671313  
Phone : (0467) 2264450  
Mobile : 9496007373  
E mail : 373@ksfe.com

**3) CHITTARIKKAL (229)**

CHANDRANKUNNEL BUILDING,  
CHITTARIKKAL P.O.  
KASARGODE, PIN - 671 326  
Phone : (0467) 2222330  
Mobile : 9447797229  
E mail : 229@ksfe.com

**4) HOSDURG (556)**

GROUND FLOOR,  
JASEEL CENTRE MAIN ROAD,  
PUTHIYAKOTTA.P.O.  
KANHANGAD, KASARAGOD  
9400027556  
556@ksfe.com

**5) KANHANGAD (83)**

LAXMI BUILDING  
1ST FLOOR,  
MAIN ROAD, KANHANGAD P.O.  
KASARGOD DT., PIN - 671 315  
Phone : (0467) 2204624  
Mobile : 9447797083  
E mail : 83@ksfe.com

**6) KASARGOD (34)**

2ND FLOOR  
SQUARE NINE MALL  
BIG BAZAR BUILDING  
KASARGOD.P.O  
KASARGOD - 671121  
Phone : (04994) 222765  
Mobile : 9447797034  
E mail : 34@ksfe.com

**7) MALAKALLU (429)**

KOTTAYAM COMMERCIAL COM-  
PLEX, MALAKALLU.P.O.  
KASARGODE - 671 532  
Phone : (0467) 2224331  
Mobile : 9400028429  
E mail : 429@ksfe.com

**8) NILESWAREM (372)**

NITHYA TOWER, 1ST FLOOR  
OPP.N.K.BALAKRISHNAN  
MEMORIAL AUP SCHOOL  
MARKET ROAD JUNCTION,  
NILESWAREM.P.O.  
KASARGOD DT., PIN - 671 314  
Phone : 0467-2283150  
Mobile : 9496007372  
E mail : 372@ksfe.com

**9) THRIKKARIPUR (223)**

NEAR BUS STAND,  
TRIKARIPUR, KASARAGOD  
PIN - 671 310,  
Phone : (0467) 2211500  
Mobile : 9447797223  
E mail : 223@ksfe.com



**10) UDUMA (378)**  
POST OFFICE BUILDING  
NEAR RAILWAY GATE  
MAIN ROAD, UDUMA.P.O.  
KASARGOD - 671 319  
Phone : (0467) 2236378  
Mobile : 9496007378  
E mail : 378@ksfe.com

**11) UPPALA (270)**  
C.H. SOUDHAM,  
NEAR BUS STAND, UPPALA,  
KASARGODE, PIN - 671 322  
Phone : (04998) 244765  
Mobile : 9447797270  
E mail : 270@ksfe.com

**12) VELLARIKUNDU (430)**  
FIRST FLOOR, MANNUR BUILDING  
OPP.SUPPLYCO,  
VELLARIKUNDU.P.O.  
KASARGODE - 671 533  
Phone : (0467) 2242123  
Mobile : 9400028430  
E mail : 430@ksfe.com

#### **SDT Address**

**1) 801 SDT TVM**  
2ND FLOOR  
NEW TRIDA CENTRE  
MEDICAL COLLEGE P.O  
THIRUVANANTHAPURAM - 695 011  
Phone : (0471) 2449419  
Mobile : 9447797801  
E mail : sdtvtm@ksfe.com

**2) 802 SDT KOLLAM**  
REGIONAL OFFICE ,KOLLAM  
KSFE BUILDING, 3RD FLOOR,  
CHINNAKADA.P.O.  
KOLLAM., PIN - 691 001  
Phone : (0474) 2764677  
Mobile : 9447797802  
E mail : sdtklm@ksfe.com

**3) 803 SDT ERNAKULAM**  
THE SPL. DEPUTY TAHSILDAR (RR),  
IS PRESS BUILDING,  
2ND FLOOR,  
NEAR ST. ALBERTS COLLEGE,  
BANERJI ROAD, KOCHI - 18.  
Phone : (0484) 2391199  
Mobile : 9447797803  
E mail : sdtelk@ksfe.com

**4) 804 SDT THRISSUR**  
"BHADRATHA" MUSEUM ROAD,  
THRISSUR-680 020  
Phone : (0487) 2332255  
Mobile : 9447797804  
E mail : sdttsr@ksfe.com

**5) 805 SDT KOZHIKKODE**  
REGIONAL OFFICE ,  
KOZHIKKODE.  
ARADHANA KAMALA BUILDING,  
P.B.NO.555, KALLAI ROAD,  
KOZHIKKODE DT., PIN 673 002  
Phone : (0495) 2300832  
Mobile : 9447797805  
E mail : sdtkkd@ksfe.com

**6) 806 SDT KOTTAYAM**  
THE SPL.DEPUTY TAHSILDAR (RR)  
KSFE LTD, REGIONAL OFFICE  
KO VARGHESE MEMORIAL  
BUILDING, BAKER JUNCTION  
KOTTAYAM - 686001

Phone : (0481) 2300716  
Mobile : 9447797806  
E mail : sdtktm@ksfe.com

**7) 807 SDT ALAPPUZHA**  
LOAN UNIT,ALAPPUZHA  
KUMARANASAN SMARAKA  
MANDIRAM,  
COURT ROAD, ALAPPUZHA -  
688 011  
ALAPPUZHA DT., PIN - 680 001  
Phone : (0477) 2244046  
Mobile : 9447797807  
E mail : sdtalp@ksfe.com

**8) 808 SDT PALAKKAD**  
P.B.NO.46,  
OPP. AROMA THEATRE,  
PRIYADARSINI ROAD,  
PALAKKAD DT., PIN - 678 001  
Phone : (0491) 2535545  
Mobile : 9447708708  
E mail : sdtpkd@ksfe.com

**9) 809 SDT KANNUR**  
K.S.F.E. REGIONAL OFFICE,  
HASSAN ARCADE,  
OPP. CIVIL STATION  
KANNUR DT., PIN 670 002.  
Phone : (0497) 2765191  
Mobile : 9447797809  
E mail : sdtknr@ksfe.com

**10) 810 SDT NEYYATTINKARA**  
AKSHAYA SHOPPING COMPLEX,  
NEYYATTINKARA  
THIRUVANANTHAPURAM DT.  
PIN - 695 121  
Phone : (0471) 2220002  
Mobile : 9447797810  
E mail : sdttrnta@bsnl.in

#### **REGIONAL OFFICE - Address**

#### **THIRUVANANTHAPURAM**

**1) R.O. ATTINGAL (991)**  
2ND FLOOR, REGENCY MALL  
MAMMOM, KIZHUVILAM.P.O.  
ATTINGAL, TRIVANDRUM - 695 104  
Phone : (0470) 2623575  
Mobile : 9495090008  
E mail : roatl@ksfe.com

**2) R.O. TVM (996)**  
KSFE SILVER JUBILEE BUILDINGS,  
STATUE, CHIRAKULAM ROAD,  
THIRUVANANTHAPURAM - 695 001  
PIN - 695 001  
FAX : 0471-2476289  
Phone : 0471-2472051/2476602  
Mobile : 9447792222  
E mail : rovtm@ksfe.com

#### **KOLLAM**

**1) R.O. KOLLAM (998)**  
KSFE BUILDING, IVTH FLOOR,  
CHINNAKKADA, KOLLAM  
PIN - 691 001  
FAX : 0474-2745660  
Phone : 0474-2746061/2745660  
Mobile : 9447793333  
E mail : rokkm@ksfe.com

#### **ALAPPUZHA**

**1) R.O. ALAPPUZHA (990)**  
2ND FLOOR  
ALLEPPEY AVENUE CENTRE

CIVIL STATION WARD  
ALAPPUZHA 688 001  
Phone : (0477) 2230333  
Mobile : 9495090809  
E mail : roalp@ksfe.com

#### **KOTTAYAM**

**1) R.O. KOTTAYAM (993)**  
FIRST FLOOR,  
K.O.VARGHESE MEMORIAL  
BLDG  
BAKER JUNCTION,  
KOTTAYAM DT., PIN - 686 001  
FAX :  
Phone : 0481-2565240/41/42  
Mobile : 9446138888  
E mail : rokkm@ksfe.com

#### **IDUKKI**

**1) R.O. KATTAPPANA (989)**  
1ST FLOOR, PADIKARA BUILDING  
IDUKKIKAVALA, KATTAPPANA,  
IDUKKI 685 508  
Phone : (04868) 251097  
Mobile : 9495090008  
E mail : roktpp@ksfe.com

#### **ERNAKULAM**

**1) R.O. EKM (995)**  
KSFE BHAVAN, GROUND FLOOR  
MAVELIPURAM, KAKKANAD  
ERNAKULAM - 682 030  
FAX : 0484-2395795  
Phone : 0484 2428732 / 2428754  
Mobile : 9447794444  
E mail : roekm@ksfe.com

#### **THRISSUR**

**1) R.O. TRICHUR (997)**  
SIVASAKTHI BUILDING,  
2ND FLOOR,  
COCHIN DEVASWOM BOARD,  
ROUND NORTH  
THRISSUR 680001  
FAX : 0487-2336232  
Phone : 0487 2332568  
Mobile : 9447795555  
E mail : rotsr@ksfe.com

#### **MALAPPURAM**

**1) R.O. MALAPPURAM (988)**  
2ND FLOOR  
PARY ARCADE, KOZHIKODE ROAD,  
NEAR SUB REGISTRAR OFFICE,  
DOWN HILL P.O.  
MALAPPURAM - 676 519  
Phone : (0483) 2730015  
Mobile : 9495090011  
E mail : romlp@ksfe.com

#### **KOZHIKODE**

**1) R.O. KOZHIKODE (994)**  
ARADHANA KAMALA BUILDING,  
P.B.NO.555, KALLAI ROAD,  
KOZHIKODE, PIN - 673 002  
FAX : 0495-2302109  
Phone : 0495 2302109/2302609  
Mobile : 9447796666  
E mail : rokkm@ksfe.com

#### **KANNUR**

**1) R.O. KANNUR (992)**  
HASSAN ARCADE,

OPP. CIVIL STATION, KANNUR  
PIN - 670 002  
Phone : 0497-2767566  
Mobile : 9446137777  
E mail : roknr@ksfe.com

#### **HEAD OFFICE**

**THRISSUR H.O. (999)**  
K.S.F.E. LTD., PB NO.510,  
'BHADRATHA',  
MUSEUM ROAD, THRISSUR.  
PIN 680 020  
FAX: (0487) 2336232  
Phone : (0487) 2332255  
Mobile : 9447791000  
E mail : mail@ksfe.com