



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	:Director
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)

CA. Sarathchandran 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

Asst. General Manager (Legal)

Sri. Pramodan A

Asst. General Manager (IT)

Smt. Nisha A.B

Asst. General Manager (Planning) I/C

Sri. Selvaraj P.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

Smt. Prameela K.P (AGM I/C)

Regional Office

Kottayam

Sri.Vijayakumar C

Regional Office

Thiruvananthapuram

Sri. Raju R

Regional Office

Kozhikode

Sri.Ajith Kumar K.D

Regional Office

Kattappana

Sri. Ganeshan P

Regional Office

Thrissur

Sri. Manoj G.S

Regional Office

Alappuzha

Sri. Prasantha Kumar P.K

Regional Office

Kollam

Sri. Veeras N.K

Regional Office

Ernakulam

Smt. Marykutty Sebastian

Regional Office

Kannur

Sri. Madhumohan C.K

Regional Office

Palakad

Sri. Prasad S

Regional Office

Pathanamthitta

Legal Advisers

Tax Consultants

: M/s. Menon & Pai, Advocates, Kochi

: M/s. Varma & Varma ,
Chartered Accountants, Thrissur



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MUSEUM ROAD, THRISSUR – 680 020

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

BOARD OF DIRECTORS AS ON 31-03-2018

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	:Director
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

General Manager (Finance)

CA. Sarathchandran S

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. Sankar & Moorthi
Chartered Accountants, Attingal

M/s. Elias George & Co.
Chartered Accountants, Kottayam & Alappuzha

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
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.C-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



KSFE

THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

(A Government of Kerala Undertaking)

Corporate Office: "Bhadraatha", Thrissur – 680 020

Ph: 0487-2332255, Fax: 0487-2336232, E-Mail: mail@ksfe.com

Our Ref.No.149

Date: 30-03-2019

NOTICE TO SHAREHOLDERS

Notice is hereby given that the **49th Adjourned Annual General Meeting** of the Company will be held at **02.30 p.m** on **Thursday, 25th day of April 2019** at **Hotel Pearl Regency, Thrissur**, to transact the following business:

1. To receive consider and adopt the Directors' Report, the Audited Balance Sheet as on 31st March, 2018 and the Profit and Loss Account for the Year ended 31st March, 2018 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 2017-2018

By order of the Board of Directors,

(Sd/-)

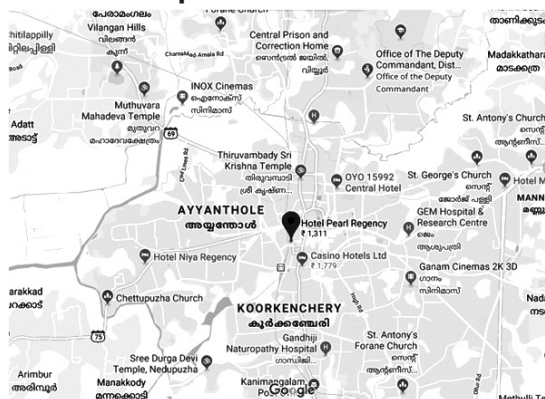
C.S. Emil Alex

COMPANY SECRETARY

Regd.Office: "Bhadraatha",
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.

Route Map to the venue of AGM:





DIRECTORS' REPORT TO THE MEMBERS

The Board of Directors of The Kerala State Financial Enterprises Limited take great pleasure in presenting the 49th Annual Report of the Company, together with the Audited Balance Sheet and Profit & Loss Account for the year ended March 31, 2018.

FINANCIAL SUMMARY/ HIGHLIGHTS AND STATE OF AFFAIRS:

(Rs. in Crores)

	2017-18	2016-17
Profit before Tax	256	151
Less: Provision for taxation	112	66
Profit after taxation	144	85
Profit available for appropriation	144	85
APPROPRIATION		
Proposed Dividend	35	35
Corporate Dividend Tax	7.19	7
Transfer to Reserve	101.81	43
Surplus in Profit & Loss	101.81	43

Note: - Previous year's figures have been restated wherever necessary, to align with current year's presentation

DIVIDEND & RESERVES

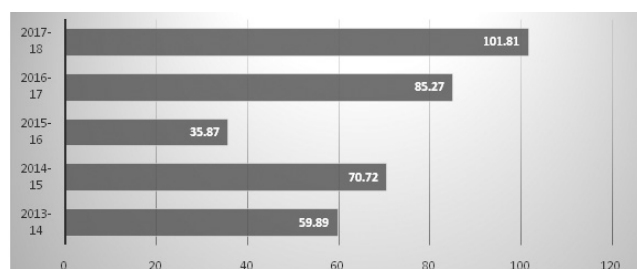
The Board of Directors have recommended a dividend of 35% i.e. ₹ 35.00 per Equity Share on face value of ₹ 100/- each for the year 2017-18 striking a fine balance between retained earnings and dividend distribution (previous year 35% i.e. ₹ 35 per Equity Share) subject to the approval of the members in the ensuing Annual General Meeting. However, the dividend as at 31 March 2017 was accounted for as liability in accordance with the then existing Accounting Standard.

A sum of ₹ 101.81 crores (i.e. ₹ 25.60 crores to Chitty reserve and ₹ 76.21 crores to General Reserve) respectively had been transferred to Reserves as decided by the board. The Company is expecting a higher growth in business volume and profits in the coming years.

PROFIT BEFORE TAX (Rs. in Crores)



PROFIT AFTER TAX (Rs. in Crores)



RESULTS OF OPERATIONS

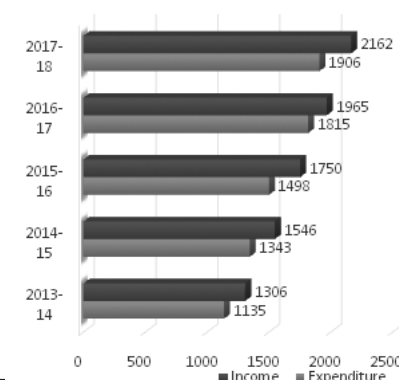
Through its network of 577 branches spread under 11 Regional Offices your Company was able to serve its customers throughout the State of Kerala. There was no significant change in nature of business of the Company during the period.

Your Company has entered into its 49th year of operation and your Board of Directors, as approved by the Government of Kerala, has strongly recommended a complete rebranding exercise to be carried out in the Company to portray the great interest, strength and vibrant opportunities we have while taking our company to higher growth trajectory. New Logo of the Company was unveiled by Honourable Chief Minister of Kerala Sri. Pinarayi Vijayan on June 18, 2018. All 577 branches, 11 regional offices and our Head Office are undergoing a major revamp with the new logo and design for repositioning our Company as a cutting-edge company in the new environment. This will help in portraying a better image, since we have stepped into a new area viz chitty for pravasis (Pravasi Chitty) which is going to be made available globally.

Restructuring proposal submitted by the Company was approved by the Government vide GO (MS) 47/2018/ Taxes dated 23.06.2018. As per the proposed restructuring exercise company is proposed to create 28 new posts to be filled up by way of promotion and direct recruitment in few a cadres. Company has also initiated necessary steps opening two new regions at Pathanamthita and Palakkad.

As mentioned earlier, our Company has launched its much-awaited product 'KSFE Pravasi Chitty' for Non – Residents Kaeralites. This is the first ever online platform for registration and auction of chitties, entire process being handled online through integrated web portal developed for the purpose. The software launch of the project was done by our Honourable Chief Minister Sri. Pinarayi Vijayan on June 18, 2018 and the registrations were also opened the same day. The product is expected to reach all the Non Resident Keralaites (NRK) residing outside the country. KSFE Pravasi Chitty was initially launched in UAE is being extended to other GCC countries. Since, the commencement of registration, company is getting overwhelming responses from the NRK's. As a part of providing customer support, a fully equipped 24*7 contact centre has been set up at Thiruvananthapuram.

FINANCIAL HIGHLIGHTS OVER THE YEARS (Rs. in Crores) (Income & Expenditure)





During the year your Company had earned an aggregate income of ₹ 2162 Crores registering an increase of 10% over the previous year's ₹1965 crores. After payment of guarantee commission to the tune of ₹53.22 crores to the Government of Kerala during the year, the Company made a profit of ₹144.41 crores.

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

PROFITABILITY

(Rs in Crores)

Years	08-09	09-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18
Capital & Reserves	134.43	167.87	191.13	259.20	324.42	379.63	444.95	490.37	575.64	720.19
Turnover *	4930.12	7754.76	8441.05	9946.83	12799.02	15570.54	18200.00	20520.00	22504.49	24073
Fixed Deposits**	1876.46	2466.58	2571.93	3141.52	4151.71	5472.46	6708.19	7900.21	9801.75	10916
Profit after Tax	12.48	38.11	27.94	72.75	69.89	59.88	70.72	35.87	85.27	144.41
Branches (Nos.)	299	337	376	387	460	501	507	600	568	577
Employees (Nos.)	4227	4586	5040	5186	5203	5112	5585	6426	6819	6877
Contribution to State Exchequer***	45.84	63.34	75.98	87.96	96.67	117.09	146.39	81.26	108.28	84.46

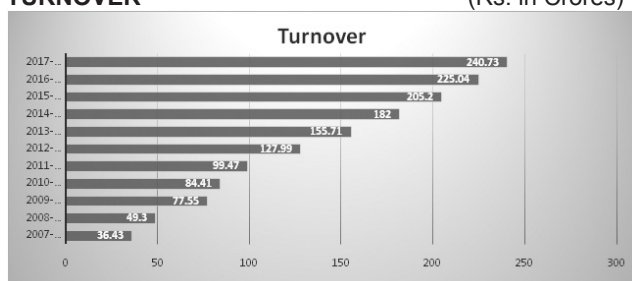
* Turnover includes total auctioned sala and loans outstanding but does not include deposits

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

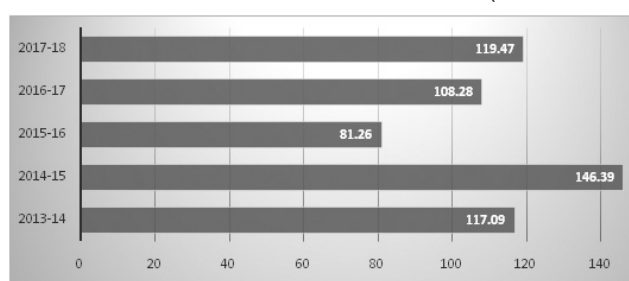
*** The contribution to State Exchequer Includes-Service charge (till 2014-15), Guarantee Commission, Registration & Filing Fee, Rates & Taxes, Dividend and Insurance.

TURNOVER

(Rs. in Crores)

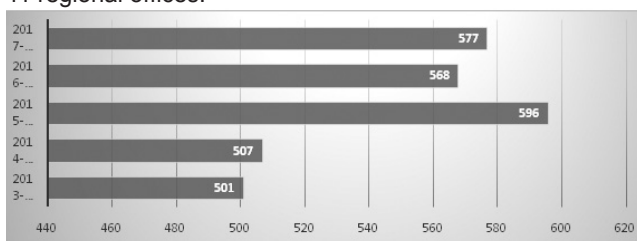


CONTRIBUTION TO STATE EXCHEQUER (Rs. in Crores)



NUMBER OF BRANCHES

During the financial year under review we added 9 new branches to the business. Our Company had received approval for opening 13 new branches, however for better results we merged 4 branches viz Karthikapuram Branch to Alacode Branch, Naduvil Branch to Sreekandapuram Branch, Keezhpally Branch to Karikottakari Branch and Munnillavu Branch to Erattupetta Branch. At the close of financial year our Company had 577 branches spread under 11 regional offices.



CONTRIBUTION TO STATE EXCHEQUER (Rs. in crores)

	2017-18	2016-17
1. Service Charges	Nil	Nil
2. Guarantee Commission	53.22	44.94
3. Registration & Filing Fee	30.72	27.83
4. Rates & Taxes	0.23	0.21
5. Dividend	35.00	35.00
6. State Insurance Premium	0.30	0.30
Total	119.47	108.28

CHITTY

The total sala of chitties conducted from all the branches put together rose to ₹1682.58 crores as against ₹1520.54 crores at the end of the previous year, registering an increase of 10%, translating to ₹ 162.04 crores during the year under report. The subscriber base decreased to 1,667,736 nos. in 2017-2018 from 1,669,480 nos. in 2016-2017.

PONNONNA CHITTICAL AND MULTI-DIVISION CHITTY

During 2017-18 there was only one special chitty drive viz; Ponnonna Chittikal 2018. Against the budgeted 316.77 crores ponnonna chitti campaign could collect Rs. 467.25 crores during the financial year 2017-18. However, we could do a total chitty sala of Rs. 493.24 crores during the year. KSFE had started chitties having multiple divisions (ie 4 divisions, 1 draw and 3 auctions). Though this diversified form of chitty was introduced during the fag end of 2017-18 ie December 2018, we could register such chitties sala worth Rs. 10.78 crores with a base of 14,600 subscribers.

LOANS & ADVANCES

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



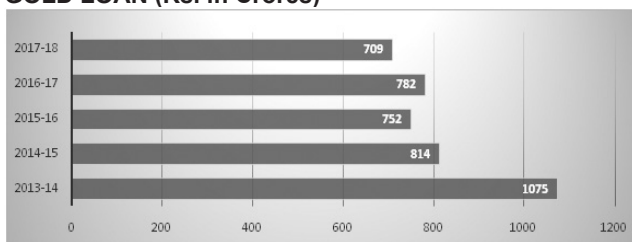
The breakup of overall loan portfolio as on 31.03.2018 is as under:

	Amount (₹ in crores)	Composition (%) of total loans
Gold loan	709	13.40
Reliable Customer Loan(RCL)&FDL	1864	35.24
New Chitty Loan (NCL)&PBL	1698	32.11
Others	1018	19.25
Total	5289	100

GOLD LOAN

Total gold loan disbursed during the reported year was ₹ 1476.16 crores and the total outstanding as on 31st March, 2018 stood at ₹ 708.79 crores as against ₹ 782.10 crores for the previous year.

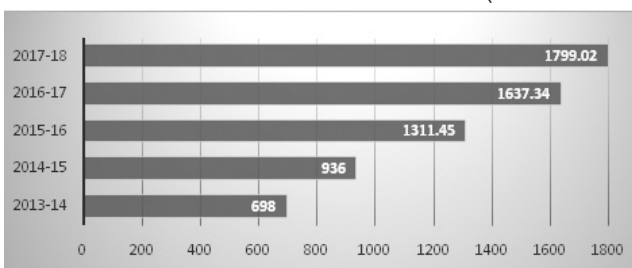
GOLD LOAN (Rs. in Crores)



RELIABLE CUSTOMER LOAN (RCL) & FIXED DEPOSIT LOAN (FDL)

Disbursements amounting to ₹ 1107.05 crores were made under the Reliable Customer Loan Scheme & FD Loan during the year and the total outstanding as on 31.03.2018 increased to ₹ 1799.02 crores as against ₹1637.34 crores as on 31.03.2017.

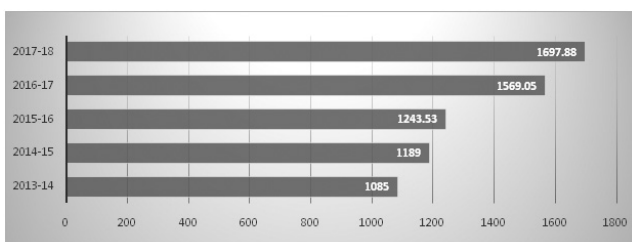
RELIABLE CUSTOMER LOAN (Rs. in Crores)



CHITTY LOAN/NEW CHITTY LOAN

Chitty loan/New Chitty loan amounting to ₹ 1344.43 crores was disbursed during the year and the total loan outstanding as on 31.03.2018 rose to ₹1569.05 crores as against ₹ 1697.88 crores for the previous year.

CHITTY LOAN/NEW CHITTY LOAN (Rs. in Crores)



NEW HOUSING FINANCE SCHEME

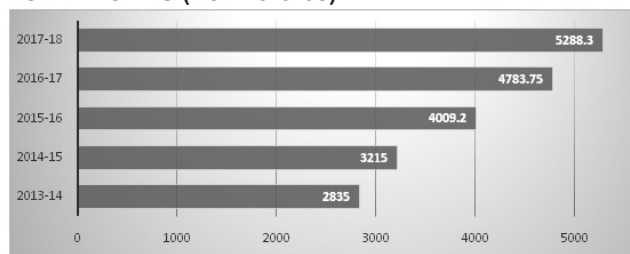
During the financial year under review, disbursement under the scheme amounted to ₹ 380.86 crores were disbursed under the scheme. The total loan outstanding including loans under the Housing Finance Scheme as on 31st March, 2018 increased to ₹ 911.56 crores as against ₹ 646.11 crores for 2016-17 representing 41% growth.

CONSUMER /VEHICLE LOAN

Total amount of advance disbursed during the year under Consumer/Vehicle loan scheme was ₹ 22.04 crores against ₹ 11.83 crores of the last years. The outstanding advance under both, Hire Purchase and Consumer Vehicle Loan scheme as on 31st March, 2018 increased to ₹ 40.49 crores as against ₹ 37.62 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 2017-18 rose to ₹ 5288.30 crores as against ₹ 4783.75 crores for 2016-17, signifying an increase of ₹.504.55 crores which translates to 11%.

TOTAL LOANS (Rs in crores)



DEPOSITS

The total deposits viz Fixed/Short term Deposits under Government Guarantee increased to ₹ 6984.42 crores as on 31.03.2018 as compared to ₹ 6598.44 crores as at 31.03.2017. The amount outstanding under total Deposits, under Government guarantee, as at 31.03.2018 rose to ₹ 786.11 crores whereas the previous year's balance was ₹ 688.40 crores as on 31.03.2017. The short-term deposit reduced to ₹ 151.19 crores as on 31.03.2018 from ₹ 191.56 crores as on 31.03.2017.

The breakup of deposit portfolio as on 31.03.2018 was as under;

	Amount (₹ in crores)	Composition (%) of total Deposits
Fixed Deposit	6984.42	88.17
Sugama	786.11	9.92
STD(Short Term Deposits)	151.19	1.91
Total	7921.72	100



CHITTY DEPOSIT IN TRUST

Chitty Deposit in Trust Scheme is meant for prized subscribers which enable them to deposit amount equivalent to their future liability in the chitty stood at ₹ 3398.97 crores as on 31.03.2018 as against ₹ 3011.75 crores as on 31.03.2017.

The total deposits of the year ended 31.03.2018 was at ₹ 12169.31 crores as against ₹ 10490.14 crores as on 31.03.2017, representing a growth of 16%.

TOTAL DEPOSITS (Rs in crores)

During the year under review, there were no unclaimed 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 31.03.2018 stood at ₹ 2519 crores which included RR dues of ₹ 905 crores and Non-RR dues of ₹ 1614 crores respectively. For the previous year RR dues stood at ₹ 727 Crores and Non-RR dues at ₹ 1376 Crores thus making total dues as on 31.03.2016 amounts to ₹ 2103 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. Our company during this FY had launched a multi-faceted recovery program towards Intensive Drive for Liability Improvement to cut down the size of default. ILAVU (Intensive Liquidity Achievement Venture for Units) was one of such prime initiative, which provided OTS facility to defaulters under RR and non-RR cases. Our Company was able to close / update 18149 files as part of the drive and could collect ₹ 353 crores from ILAVU 2017 campaign in FY 2017-18.

Going forward in FY 2018-19, the Company would be further intensifying its collection drive in order to maximize collections and minimizing the adverse impact of growing NPAs.

RISKS AND CONCERNS

The Company has put in place a mechanism to minimise operational risks through effective control systems which call for constant review and an ongoing internal audit. Our risk management framework aims at identifying the diverse risks faced by the Company and come up appropriate mitigation strategies. Risk is an integral part of the financial/ Chitty business. Credit risk arising out of delinquencies on account of non-performing portfolio, operational risk arising out inadequate process or failed controls to predefined processes, liquidity risk impacting flow of funds to the organization and sector risk arising out of political

considerations are some of the major risks faced by every organization.

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

The Company has completely revamped its Gold Loan Scheme to attract more customers. Safe deposit lockers are another important area for the company in generating alternative income. The Company's money transfer business with Western Union Money Transfer (WUMT) and Xpress Money is not performing up to the expected levels. The Company is also exploring other avenues for increasing fee-based income.

INFORMATION TECHNOLOGY

KSFE has migrated to Core Application Software CASBA during previous year and its Software Audit has been completed as a result of which the plans for revamping of CASBA are progressing. We have also started using our new HRMS software. We have upgraded to a new mail server which is hosted in cloud. Now every employee has been provided with a mail account. Our Company with the co-ordination of different entities like KIIFB, NIC and C-DIT has completed the new software for NRI chitty. With the help of our new NRI Chitty Software, we could start NRI Chitties. Various softwares like DDFS, CRM and Customer Mobile Application & Agent Mobile Application are also integrated to the new software. Legal scrutiny, valuation and acceptance of property security of domestic chitties will also be integrated to this software. The software training for the same has been imparted to our staff, legal advisers and valuers.

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 and to help them in upgrading their skills for effective discharge of assigned functions. The training programmes are designed to develop competency of personnel while imbibing the right spirit and work 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 Manager 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. 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
CA S Sarath Chandran	General Manager (Finance)	Accounts	PIO
V P. Subaramanian	General Manager (Business)	Business	PIO
Sanil S K	Deputy General Manager (P&HR)	Personnel and Human Resource Development	PIO
Jayaprakashan K V	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
Chitra Shashidharan	Asst. General Manager (Recovery)	Recovery	PIO
Prince K T	Senior 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 2nd appeal lies with Information Commissioner. The Company received a total of 289 requests under RTI Act at Head Office alone during the year 2017-18.

HUMAN RESOURCES DEVELOPMENT

Over the years, the customer base of the Company has increased considerably and it is a great challenge to keep them satisfied. It depends on employees “who can adjust themselves to the personality of the guest”. Employees are the most important asset of the Company and core competencies they possess are needed to face current and future challenges. Besides, in service sector the manpower should be well trained and updated about current economic and financial situations, globally. The Board of Directors decided to conduct training programmes for staff at various cadres by making use of the facilities of Gulati Institute of Finance and Taxation (GIFT). Besides, the facilities available at the Regional Office, Ernakulam are also utilised for conducting the training programmes along with some adhoc arrangements at the location. Training of all staff in the Assistant Manager cadre was carried out successfully during the fiscal.

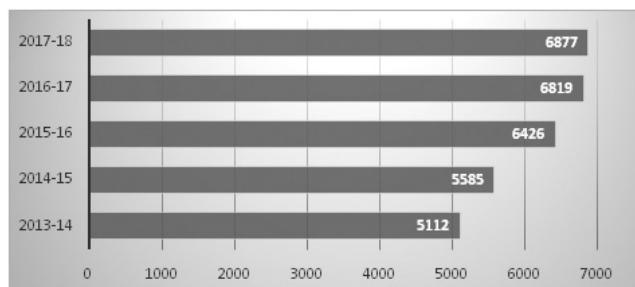
As part of the ambitious digitalisation plans of the Company, a strong in-house team had been selected to function as Master Trainers. These Master Trainers are envisaged to conceptualise, implement and manage the upcoming projects. They will be entrusted with the task of imparting training for other staff.

As the KSFE NRI chits would be operated in a fully online mode, introduction of DDFS Software become absolute necessary and accordingly training programmes were conducted. As a part of modernization of processes and procedures in the HR Department of the Company, it has been decided to implement HRMS software.

The total staff strength of the Company as on 31st March 2018 was 6877 numbers comprising 2000 Officers, 3435 Assistants and 930 Subordinate staff besides 512 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, Anganwadis 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 Panchayath 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 follows CSR objectives and Policy of the Company.

Web-Link to the CSR Policy:

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 31.03.2018 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 (Profit before Tax) of the Company for the last three financial years: ₹ 209 crores.

Prescribed CSR Expenditure (two per cent of the amount as above): ₹4 crores.

Prescribed CSR Expenditure:

- a. Total amount to be spent for the Financial Year 2017-18: ₹ 4 crores.
- b. Amount unspent, for the Financial Year 2016-17: ₹ 3.51 crores.
- c. Manner in which the amount spent during the financial year is detailed below:



CSR 2016-17

Sl. No.	CSR Project or activity identified	Sector in which the Project is covered	Projects or Programs (1) Local area or other (2) Specify the State and District where projects or programs was undertaken	Amount outlay (budget) project or programs wise	Amount spent on the projects or programs sub heads: (1) Direct Expenditure on projects or programs (2) overheads:	Cumulative Expenditure Up to the Reporting Period	Amount spent: Direct or through implementing agency
1.	Modern Equipped Ambulance (Force Traveler Ambulance) for Captain Lakshmi, Pampady	Rural Development and healthcare	Other, Kottayam District, Kerala	15,49,409/-	14,68,740/-	14,68,740/-	Direct
2.	Medical Equipments for Palliative Care at Susthira Palliative Care Society, Pudukkad	Promoting Healthcare including preventive healthcare.	Local, Thrissur District, Kerala	19,46,000/-	18,89,556/-	18,89,556/-	Direct
3.	Dialysis Units and Civil Works for EK Nayanar Charitable Trust, Trivandrum	Promoting Healthcare including preventive healthcare.	Other, Trivandrum District, Kerala	52,00,000/-	0	0	Direct
4.	Clinical Equipments for P Krishna Pilla Smaraka Trust, Mannancherry	Promoting Healthcare including preventive healthcare.	Other, Alappuzha District, Kerala	24,10,785/-	24,10,785/-	24,10,785/-	Direct
5.	Janakeeya Bakshanashala for C G Francis Smaraka Trust, Pathirappilly	Eradicating hunger, poverty and malnutrition	Other, Pathirappilly, Alappuzha District, Kerala	47,05,114/-	47,05,114/-	47,05,114/-	Direct
6.	Medical Equipments for Cardiology Department of Govt. Medical College, Alappuzha	Promoting Healthcare including preventive healthcare.	Other, Alappuzha District, Kerala	40,55,115/-	38,19,668/-	38,19,668/-	Direct
7.	LCD Projector, Laptop, Desktop Computer, Photocopier for Pamba Parirakshna Samithy,	Promoting education including special education	Other, Pamba, Pathanamthitta District, Kerala	3,25,000/-	2,87,300/-	2,87,300/-	Direct



8.	Furniture for Govt.U.P.School Nandipalam	Promoting education including special education	Nandipualam Thrissur District, Kerala	5,56,080/-	5,56,080/-	5,56,080/-	Direct
9.	Force Ambulance with ventilator facility and Medical Equipments for Janani charitable society, Pathanamthitta	Promoting Healthcare including preventive healthcare.	Other, Pathanamthitta District, Kerala	38,38,843/-	37,47,593/-	37,47,593/-	Direct
10.	Audiology Medical Equipments and Audiometer, Furnitures and Scorpio Car for Initiative for Rehabilitation & Paliative Care, Kannur	Promoting Healthcare including preventive healthcare.	Other, Kannur District, Kerala	27,02,684/-	25,61,265/-	25,61,265/-	Direct
11.	Computers, Printers, Photocopiers, TV with Additional Warranty for Ernakulam Govt. Medical College	Promoting education including special education	Other Ernakulam District, Kerala	10,80,000/--	10,75,150/-	10,75,150/-	Direct
12.	Civil works for computer lab & seminar hall for Govt. Higher Secondary School, Thattathumala, Pazhayakunnemal	Promoting education including special education	Other Trivandrum District, Kerala	36,63,183/-	36,63,183/-	36,63,183/-	Direct
13.	3 Dialysis units for EMS Charitable Society,Konni.	Promoting Healthcare including preventive healthcare.	Other, Konni Pathanamthitta District, Kerala	28,59,000/-	28,33,815/-	28,33,815/-	Direct
Total				3,48,91,213/-			



CSR 2017-18

Sl. No.	CSR Project or activity identified	Sector in which the Project is covered	Projects or Programs (1) Local area or other (2) Specify the State and District where projects or programs was undertaken	Amount outlay (budget) project or programs wise	Amount spent on the projects or programs sub heads: (1) Direct Expenditure on projects or programs (2) overheads:	Cumulative Expenditure Up to the Reporting Period	Amount spent: Direct or through implementing agency
1.	Ultra sound scanner and immuno assay for Chethana Palliative Care, Ambalappuzha	Promoting Healthcare including preventive healthcare.	Other Alappuzha District, Kerala	49,70,000/-	49,60,000/-	49,60,000/-	Direct
2.	1 Waganor, 1 Bolero and 1 Honda Activa Karuna Palliative Care Society, Chengannur.	Promoting Healthcare including preventive healthcare.	Other Alappuzha District, Kerala	87,87,000/-	17,46,240/-	17,46,240/-	Direct
3.	Construction of Dialysis Centre for EMS Charitable Society, Konni	Promoting Healthcare including preventive healthcare.	Other Pathanamthitta District, Kerala	16,00,000/-	0	0	Direct
4.	Force Ambulance with Ventilator facility for Sukarma Health Foundation, (EK Nayanar Pain & Palliative Care ,TVM)	Promoting Healthcare including preventive healthcare.	Other Trivandrum District, Kerala	39,00,000/-	33,35,919/-	33,35,919/-	Direct
5.	Water Coller System for Govt.Vocational HSS,Mulakkuzha, Chengannur	Promoting education including special education	Other Alappuzha District, Kerala	5,00,000/-	0	0	Direct
6.	Hostel Building for Pazhassi Charitable Society, Kalpetta.	Promoting education including special education	Other Wayanad District, Kerala	50,00,000/-	0	0	Direct
7.	3 Dialysis units for Mother Teresa Palliative Care Society, Pathanamthitta	Rural Development and public healthcare	Other Pathanamthitta District, Kerala	48,00,000/-	28,33,000/-	28,33,000/-	Direct
8.	Ambulance for Karunya Health Foundation Thiruvalla	Promoting Healthcare including preventive healthcare.	Other Pathanamthitta District, Kerala	15,00,000/-	14,93,000/-	14,93,000/-	Direct



9.	Defibrillator with Cardiac Monitor and Auto Clave for Pampady Taluk Hospital	Rural Development and public healthcare	Other Kottayam District, Kerala	15,00,000/-	0	0	Direct
10.	Classroom digitalisation for Arukalickal Govt. LPS Adoor	Promoting education including special education	Other Pathanamthitta District, Kerala	7,54,000/-	7,44,070/-	7,44,070/-	Direct
11.	Classroom digitalisation for Elamangalam Govt. LPS, Adoor	Promoting education including special education	Other Pathanamthitta District, Kerala	7,54,000/-	7,44,070/-	7,44,070/-	Direct
12.	Hungar Free Mattannoor	Eradicating hunger, poverty and malnutrition	Other Kannur District, Kerala	30,00,000/-	0	0	Direct
13.	Sports Uniform for Chavara Special School for Mentally Retarded. Koonamavu.	Promoting education including special education	Other Ernakulam District, Kerala	1,85,400/-	1,82,459/-	1,82,459/-	Direct
14.	Digital Mamography Unit for Rotary Club, Kavadiyar, Thiruvananthapuram.	Rural Development and public healthcare	Other Trivandrum District, Kerala	25,00,000/-	0	0	Direct
	Total			3,97,50,400/-			

DETAILS OF CSR SPENT DURING THE FINANCIAL YEAR

Total amount to be spent for the financial year:
Rs. 7.51 Crores (includes brought forward unspent amount of Rs. 3.51 Crores for the financial year 2016-17)

Amount unspent, if any: Rs. 4,58,387/-. The amount unspent will be spent during financial year 2018-19.

Company's CSR mission is to contribute to the social and economic welfare of the community. The Company has spent a sum of Rs. 3,48,91,523/- under CSR for the FY 2016-17 and Rs. 3,97,50,400/- under CSR for the FY 2017-18. Through these CSR spent, KSFE were able to touch the lives of many. An amount of Rs. 4,58,387/- could not be utilized during the period under review. The amount could not be utilized because there weren't immediately identifiable projects for the company to allocate funds. During the year company had spent the carry forward CSR funds of the FY 2016-17 total CSR fund utilization aggregating in the FY 2017-18 is Rs. 7,46,41,923/-.

The CSR Committee confirms that the implementation and monitoring of CSR Policy is in compliance with the CSR objectives and Policy of the Company.

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 2017-18 by the office of Comptroller and Auditor General of India, New Delhi:

1. M/s. Krishnamoorthy & Krishnamoorthy. Chartered Accountants (SR0358), 1 st Floor, Devadatham complex Thrissur-680 001	Statutory auditors for Head Office & Consolidation of Accounts. Branch Auditors for Paliyam Road, Thrissur Region.
2 M/s. Dharmalingam & Associates Chartered Accountants TC 41/368, Sivas Kuriyathai Manacaud, Thiruvananthapuram- 695 009	Branch Auditor, Thiruvananthapuram Region
3. M/s. JRS Co., Chartered Accountants (SR 1075), 2 nd Floor, Vaidya Towers, Residency Road, Chinnakkada, Kollam- 691001	Branch Auditor, Kollam Region
4. M/s. Sasi Vijayan & Rajan Chartered Accountants 72, PHRWA, Power House Link Road Palarivattom, Kochi-682 025	Branch Auditors Kottayam Region



5.M/s. Balan &Co Chartered Accountants, 181 D,Anatha Buildings Karikkamuri, Mahakavi G Road Cochin-682 011	Branch Auditors, Ernakulam Region.
6.M/s. Ayyar & Cherian Chartered Accountants, (SRO 123),17/12A, 2 nd Floor Madhav Mansion, Jail Road Puthoyara, Calicut-673 004	Branch Auditors, Kozhikode Region.
7.M/s.Jacob& George Chartered Accountants, BB Complex, South Bazar Kannur – 670 002	Branch Auditors, Kannur Region.
8. M/s Sankar & Moorthy, T.C. 37/1271, SCNRA-9, West Fort, Fort P.O., TVM-695 023, Kerala	Branch Auditors Attingal Region.
9.M/s Elias George & Co., 38/1968A,. EGC House, H.I.G. Avenue	Branch Auditor Kattapana Region. Gandhi Nagar, Kochi-682020
10.M/s Mohan & Mohan Associates, Karunalayam, Wayanad Road, Calicut-673 001	Branch Auditor Malappuram Region
11.M/s Elias George & Co., 38/1968A,. EGC House, H.I.G. Avenue Gandhi Nagar, Kochi-682 020	Branch Auditor Allapuzha Region.

DIRECTORS

There were changes in the board during the period under review. The following Directors were appointed during the period under review:

Smt. Mini V R, Joint Secretary Finance Thiruvananthapuram	Director	Appointed as Director of the Company vide G.O. (Rt.) No. 353/2017/TD dated: 04.05.2017.
Sri. K Gopalakrishnan IAS I G Registrations Kerala, Thiruvananthapuram	Director	Appointed as Director of the Company vide G.O. (Rt.) No. 514/2017/TD dated: 24.06.2017.
Smt. Letha CA IAS I G Registrations Kerala, Thiruvananthapuram	Director	Appointed as Director of the Company vide G.O. (Rt.) No. 933/2017/TD dated: 10.11.2017.
Sri. K N Satheesh IAS I G Registrations Kerala, Thiruvananthapuram	Director	Appointed as Director of the Company vide G.O. (Rt.) No. 229/2018/TD dated: 24.03.2018.

The following Directors of the company resigned from the board as below:

Sri. S Muraliedharan, Additional Secretary Finance Thiruvananthapuram	Director	Resigned as Director of the Company vide G.O. (Rt.) No. 353/2017/TD dated: 04.05.2017
Sri. Devadassan IAS I G Registrations Kerala, Thiruvananthapuram	Director	Resigned as Director of the Company vide G.O. (Rt.) No. 514/2017/TD dated: 24.06.2017.
Sri. K Gopalakrishnan IAS I G Registrations Kerala, Thiruvananthapuram	Director	Resigned as Director of the Company vide G.O. (Rt.) No. 933/2017/TD dated: 10.11.2017
Smt. Letha CA IAS I G Registrations Kerala, Thiruvananthapuram	Director	Resigned as Director of the Company vide G.O. (Rt.) No. 229/2018/TD dated: 24.03.2018.

The Board of Directors of Company comprise of 14 Directors including Chairman and Managing Director, as on 31.03.2018:

COMPLIANCE DEPARTMENT

The Company has institutionalized a strong compliance culture and mechanism across the company, 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 26 teams for conducting regular inspection of the branches at periodical intervals. In addition to the above, Company conducts surprise Inspection and special investigations at branches on all required cases / situations. The Company is conducting audit on half yearly basis, and at present internal audit at all branches for the year 2017-18 have been completed and the audit of 1st half of the financial year 2018-19 has commenced w.e.f October 1, 2018 onwards. 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, 2018, the applicable Accounting



Standards except AS 17 had been followed along with proper explanation relating to material departures:

- (b) 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 2017-18 and of the profit and loss of the Company for that period.
- (c) 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.
- (d) The Directors had prepared the Annual accounts for the financial year ended 31st March, 2018, on a going concern basis
- (e) 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
- (f) 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

1) Non-adjustment of Terminated Chitties:

The unadjusted amount in terminated chitties, balances existing in appropriate ledgers in terminated and closed chitties & terminated but not closed chitties, are included under current liabilities. Steps have been already been initiated for closing all terminated chitties at Head office level with the help of IT team and substantial progress could be achieved during FY 2018-19. Out of 58091 terminated chitties pending for closure as on 31.03.2018, 52285 terminated chitties have been closed till 15.03.2019. We are targeting completing adjustment of terminated chitties pending closure this financial year itself.

2) Non-Classification of Advance and Deposits in to current and non-current:

Necessary steps had been initiated during current fiscal for amending the existing software, CASBA for re categorization of accounts relating to deposits and advances into current and non-current based on their maturity / termination period.

3) Non-reconciliation of Inter Branch accounts, Suspense accounts and other accounts:

Substantial progress could be attained under this category as WUMT, Xpress money, HOC(IB) & Bhadratha Deposit Account could be completely

reconciled. Out of 11 Region, New ROC had already been reconciled on standalone basis till FY 2017-18 for 9 regions during current fiscal. Pending reconciliation for one more region would also be completed during this fiscal. HOC (Gen) accounts i.e. reconciliation between branches and HO till FY 2017-18 on standalone basis is under progress and we are targeting completion of the same this fiscal itself. We are also targeting completion of reconciliation of HOC (RR) till FY 2016-17 on standalone basis during the current fiscal.

Steps have already been initiated for identifying balances in general suspense account and transferring the same to respective accounts. Efforts are being made for preventing further accumulation under this head.

4) 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. However, from FY 2018-19, onwards, we have started sending balance confirmation statement to our high value customers on a random basis.

Confirmation of balances with banks in current account & deposits are provided in all cases at branches/ RO / HO. As far as treasury TSP accounts and term deposits are concerned, we have already taken up the matter with Treasury Department, Tvm for getting balance confirmation statement for all TSP accounts/ deposits from local treasury office.

5) 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. Prudential norms of RBI with regard to provisioning are not applicable to the Company by virtue of being a fully Government owned 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. During the year under review, we have reclassified our NPA norms from 180 days to 90 days. 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%.

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

As per the Company's accounting policy regarding accounting treatment of NPA has been changed from financial year 2018-19 (Head office circular no. 12/2018(Recovery) dated 23.04.2018), interest due but outstanding up to three months of NCL account is categorized as interest income and those NCL account which are in default for more than three months is categorized as NPA accounts as in the case of other advances and loans. Necessary steps have already been initiated for making necessary amendment in the



software for classification of non-performing accounts on facility wise basis as against on borrower wise basis.

7) **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 would 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 made in such cases as the amount is recovered from the officials concerned.

In case of fraud/irregularities committed by public, agents etc, the Company 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. 2015-16 onwards @ 50% of provision to be created on the amount involved.

8) **Migration Audit:**

Subsequent to migration to new software CASBA, correctness of data migrated had been verified internally. Subsequent statutory audits have been carried out on the statements extracted from the migrated data.

9) **Interest accrued on security deposits with treasury:**

As per provision of Chit Fund Act 1982 (CFA), CSD is being created in the name of Assistant Registrar of chits. Interest thereon is not being received regularly & we have already taken up the matter with the Government on various occasions about non-receipt of interest. Based on our request Government had issued order dated 28.08.2017, for release of monthly interest on deposits in the name of Assistant Registrar of Chits from 01.04.2017. Thus, for CSD created subsequent to April 2017, this issue is not there

The interest accrued on chitty security deposit in the case of CSD created before the 01.04.2017 is still pending and the matter is under active consideration of Government. We have collected Branch wise details of outstanding interest receivable and the same has been forwarded to the Government and is being followed up.

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

We have already prepared a reconciliation statement with our account head Tax Deducted at Source with that of AS26 Statement and almost all entries related to 2017-18 and 2018-19 have journalized. We are in the process of identifying the particulars of amounts prior to FY 2017-18 (Rs.31,10,908/-).

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 financial year 2017-18, Board of Directors met on fifteen occasions, the details of which are given in the Corporate Governance Report. The intervening gap between the meetings was within the period prescribed under the Companies Act, 2013.

KEY MANAGERIAL PERSONNEL

In compliance with Section 203 of the Companies Act, 2013, no Key Managerial Personnel have been appointed or have resigned during FY 2017 - 18.

MATERIAL CHANGES AND COMMITMENT AFFECTING FINANCIAL POSITION OF THE COMPANY

There are no material changes affecting the financial position of the company which have occurred between the end of the financial year of the company to which the financial statements relate and the date of the report.

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 and Company's operations in future.

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

The particulars relating to energy conservation, technology absorption, foreign exchange earnings and outgo as required to be disclosed under section 134(3) (m) of the Companies Act, 2013 read with Rule 8 of the Companies (accounts) Rules, 2014, your Company had not engaged in any activity relating to consumption of energy or technology absorption. Your Company has undertaken various initiatives for energy conservation at its premises, 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 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 – 1

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

Nature of action taken by the employer: Administrative/disciplinary action taken/initiated.

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, Advocates and other associates in improving its overall performance during the year 2017-18. 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 each one 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: April 25, 2019

FORM NO. MGT 9

EXTRACT OF ANNUAL RETURN

As on financial year ended on 31.03.2018

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 THRISSUR - 680020, KERALA STATE. Phone: 0487 – 2332255 Fax: 0487 – 2336232 Web: www.ksfe.com e-mail: secretary@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 Shareholders	No. of Shares held at the beginning of the year[As on 1-April-2017]				No. of Shares held at the end of the year[As on 31-March-2018]				% Change during the year
	Demat Physical Total % of Total Shares				Demat	Physical	Total	% of Total Shares	
A. Promoters									
(1) Indian									
a) Individual/HUF	-	-	-	-	-	-	-	-	-
b) Central Govt	-	-	-	-	-	-	-	-	-
c) State Govt(s)	NIL	9999998	9999998	100	NIL	9999998	9999998	100	0.00
d) Bodies Corp.	-	-	-	-	-	-	-	-	-
e) Banks / FI	-	-	-	-	-	-	-	-	-
f) Any other...	-	-	-	-	-	-	-	-	-
Sub-total (A)(1):-	NIL	9999998	9999998	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	9999998	9999998	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	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)	NIL	10000000	10000000	100.00	NIL	10000000	10000000	100.00	0.00



(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	9999998	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	9999998	100	9999998	100.00
	Increase due to allotment -----	-	-	-	-
	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	1	0.00001	0	-
	Date wise Increase/Decrease in Shareholding during the year.	-	-	0	-
	At the end of the year	1	0.00001	0	-
2	S Muraleedharan – Director				
	At the beginning of the year	1	-	0	-
	Date wise Decrease in Shareholding during the year	-	-	1	-
	At the end of the year	0	-	0	-
3	Mini V R – Director				
	At the beginning of the year	0	-	0	-
	Date wise Increase/Decrease in Shareholding during the year GO (Rt) No. 464/2017/TD dated 08.06.2017	-	-	1	0.00001
	At the end of the year	1	0.00001	0	-



V. INDEBTEDNESS

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

	Secured Loans excluding deposits	Unsecured Deposits	Unsecured Loans	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	58,378,185.00	106,693,820,673.00	-	106,752,198,858.00
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	58,378,185.00	106,693,820,673.00	-	106,752,198,858.00
Change in Indebtedness during the financial year				
* Addition	13,750,000,000.00	12,802,579,492.00		
* Reduction	19,271,123.00	199,803,880.00		
Net Change	13,730,728,877.00	12,602,775,612.00	-	26,333,504,489.00
Indebtedness at the end of the financial year				
i) Principal Amount	13,789,107,062.00	119,296,596,285.00	-	133,085,703,347.00
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	13,789,107,062.00	119,296,596,285.00	-	133,085,703,347.00

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL-

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

Sl. No.	Particulars of Remuneration	A Purushothaman	Total
1	Gross Salary	2,436,630/-	2,436,630/-
	(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		
	Total (A)	2,436,630/-	2,436,630/-
	Ceiling as per the Act	NA	NA

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	Others, please specify (Mobile Allowance, Festival Allowance etc.)	Total
1	Adv. Peelipose Thomas	61,200	2,40,000	3,01,200
2	Devadasan IAS	4,600	-	4,600
3	Adv. V K Prasad	38,200	45,000	83,200
4	Adv. Reji Zachariah	45,660	43,500	89,160
5	R Rajagopal	15,600	-	15,600
6	Mini V R	9,600	-	9,600
7	Vijayan Cherukara	23,940	45,000	68,940
8	R Mohammed Sha	26,000	45,000	71,000
9	D Narayana	11,200	37,500	48,700
10	K N Gangadharan	24,200	45,000	69,200
11	P V Unnikrishnan	20,000	42,000	62,000
12	P K Anandakuttan	27,200	45,000	72,200
13	P C Pillai	14,400	40,500	54,900
14	Muraleedharan S	2,600	-	2,600
15	Gopalakrishnan IAS	-	--	-
16	Letha C A IAS	-	-	-
17	K N Satheesh IAS	-	-	-
Total (2)				9,52,900
Total (B) = (1 + 2)				9,52,900
Total Managerial Remuneration*				33,89,530
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 (Company Secretary)	
1	Gross salary	1,911,329	1,911,329
	(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	-	-
	Total	1,911,329	1,911,329


VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES:

There were no penalties/punishments/compounding of offences for the year ending 31st March 2018.

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)
A. COMPANY					
Penalty					
Punishment					
Compounding					
B. DIRECTORS					
Penalty					
Punishment					
Compounding					
C. OTHER OFFICERS IN DEFAULT					
Penalty					
Punishment					
Compounding					

For and on behalf of the Board of Directors,

Place: Thrissur
Date: April 25, 2019

Sd/-
Adv. Peelipose Thomas
Chairman
DIN: 07682129

Sd/--
Purushothaman A
Managing Director
DIN: 07706484



MANAGEMENT DISCUSSION AND ANALYSIS REPORT

Economic Scenario

India is set to regain its position as the fastest growing major economy in the world. The weakness registered during the first half of 2017 (arising from demonetisation) has bottomed out and the economy has moved to a path of recovery in FY 2018. The economy has undergone significant reforms, in particular, the introduction of GST, which will aid economic growth. Downside risks are seen to emanate from the global environment with the increasing price of crude and the often-stated intention of the US Federal Reserve to hike interest rates which is likely to pose a challenge to India's balance of payments given the possibility of capital outflow.

The Central Statistics Office (CSO) revised its estimate for 2017-18, indicating India's real Gross GDP growth rate was at 6.6% which is lower compared to 7.1% growth achieved in 2016-17. The deceleration in the economy was mainly attributed to the after-effect of demonetisation and implementation of the Goods and Service Tax (GST). The initial hiccups from the GST implementation have now been resolved and the economy is showing signs of robust recovery in early 2018. The government has been playing a vital role in improving economic environment by providing necessary structural reform measures. Some of the key structural reforms undertaken are Goods and Services Tax (GST), the ordinance to tackle the growing problem of non-performing assets (NPA) within the financial system, in addition to the newly amended Insolvency and Bankruptcy Code 2016. On the external front, the abolition of the Foreign Investment Promotion Board will boost investors' confidence and bring efficiency gains and improve ease of doing business. Meanwhile the government has adhered to the fiscal consolidation path. The finance ministry has been evaluating the macroeconomic needs to support the slowing growth rate by increase public expenditure and investment. However, the second half of 2017-18 showed signs of gradual recovery in private consumption and investment, indicating that the slowdown in GDP growth has bottomed out. The recovery seems to be resilient given the rise in corporate earnings and uptick in key economic indicators.

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 2017-18 the Company has posted a profit after tax of ₹ 144.41 crores as against ₹ 85.27 crores during the previous year. The Gross income registered an increase of 10.00 % at ₹2162 crores as against ₹ 1965 crores of previous years. The earnings per share stood at ₹ 144/-.

Opportunities

For the past 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. Multi-division chitties has spurred the small income groups and its subscriber base is increasing progressively. Such chitties would be further extended to other branches also in the ensuing financial year.

Even though the prudential norms of RBI with regard to capital adequacy, provisioning etc are not applicable to our Company by virtue of being an MNBC, the Company has already adopted 90 days' NPA norms w.e.f April 1, 2018, so that the accounts reflect a realistic picture with regard to stressed assets in line with generally accepted NPA norms. Like the previous year, Company during this FY had launched a multi-faceted recovery program towards Intensive Drive for Liability Improvement to cut down the size of default. ILAVU (Intensive Liquidity Achievement Venture for Units) was one of such prime initiative, which provided OTS facility to defaulters under RR and non RR cases. Going forward in FY 2019-20, the Company would be further intensifying its collection drive in order to maximize collections and minimizing the adverse impact of growing NPAs.

Company launched its most prestigious product for non-residents under the name of KSFE Pravasi Chitty. In the ensuing fiscal, the Company would be playing a pivotal role in association with KIIFB for the betterment of the State; free float monies generated through the Pravasi Chitty would be mobilized through KIIFB for investment in various projects undertaken by the Government of Kerala. "KSFE Pravasi chitty", the first technology driven chit of the company would go a long way in helping the Non-Resident Keralites in realizing their dreams by enjoying the financial benefits of chitty and the "value added benefits" attached thereto and to fulfill their social responsibility by participating in the developmental activities of their home town.

CASBA software is expected to bring in significant reduction in our overall service delivery mechanism, thereby improving our overall customer satisfaction. CASBA software has enabled us to complete Audits in a much more systematic and time bound manner. Audit for the financial year 2017-18 was completed in time and IT returns based on audited accounts were filed well within the stipulated time.



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. A sharp decline in price of gold within a short period may adversely affect repayments and also growth prospects of the business. 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.

According to the suggestions put forward by Dr. Nachiket Mor committee, RBI conceptualised payment Banks, which can accept restricted deposit which is currently limited to Rs.1 lakh per customer and may be increased further. Though these banks cannot issue loans and credit cards, they can operate both current and savings account and can issue service like ATM Cards, Debit Cards, on line banking and mobile banking. The main objective of payment bank is to widen spread of payment and financial service to small business, low income households, migrant labour work force in secured technology-driven environment which certainly intrudes the Company's proposed area of present and future activities.

Along with payment banks, RBI has also conceptualised small finance banks to accelerate country's financial inclusion drive. RBI also mandated that 25% of the small finance bank's branches should be in the rural areas within the first years of operation. It should also intrude our area of operations in an environment, where post offices are also going to be converted to payment banks, very much innovation are necessary, to sustain and progress Company's business portfolios.

During demonetisation, it is observed that cashless transaction have increased rapidly, but our daily business is almost vested upon cash transactions. We have improved the percentage of cashless transactions by introducing e-payment facilities and installed POS Machine but we are far away from the dream of more than 75% cashless transactions because for various reasons. We expect to achieve it in coming future by achieving complete computerisation in KSFE.

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.

Overall Business:

As next fiscal is proposed to be an year of growth by consolidating the gains already made, growth oriented budget for FY 2018-19 has been prepared considering the overall Vision of the Company and with such an approach that it becomes the catalyst for further growth. The overall business volume targeted for FY 2018-19 is Rs. 42512 crores as against the estimated business volume of FY 2017-18 amounting to Rs. 35000 crores representing growth of 21.46%.

Chitty business proposed for FY 2018-19 is Rs. 22423 crores (*including Pravasi Chit business of Rs 1560 crores*) as against Rs. 18680 Crores of FY 2017-18. Monthly chitty business of Rs.1751 Crores along with Rs 130 crores through multi-division/ kudumbasree chitties by end of fiscal 2018-19 is being budgeted, which would result in an annual chitty business (domestic) of about Rs. 20863 Crores. (including Multi-division / kudumbasree chitties) Pravasi chit business is expected to bring in chit business to the tune of Rs 1560 crores. If the proposed Pravasi chit scheme takes off as planned, then aggregate business volume would be much higher than the budgeted estimates.

Advances amounting to Rs. 6888 Crores and Deposit business to the tune of Rs 13200 Crores is proposed for FY 2018-19 as against the estimated advance and deposit business of Rs 5183 Crores and Rs 11137 Crores respectively for FY 2017-18.



Chitty Business:

As far as domestic chitty business is concerned, during FY 2018-19 annual sala of Rs.20863 Crores (i.e. monthly sala of Rs.1751 crores along with additional Rs 130 crores through multi-division/ kudumbasree chitties) is proposed as against revised annual estimate of Rs.18680 Crores (i.e. monthly sala of Rs.1630 crores) for FY 2017-18.

Total annual chitty (domestic) business target for 2018-19 is Rs. 630 crores (including additional domestic chitty business Rs 100 crores from multi-division chitties & Rs 30 crores from kudumbasree chitties), against a chitty sala of Rs.484 Crores for FY 2017-18, representing 30 % growth. The Company intends to continue with the established pattern of conducting one or more of its branded chitties campaigns, laced with attractive pricing schemes and value additions at appropriate time during FY 2018-19 also. The pricing scheme & Value additions would be decided upon subsequently considering the market trends and preferences from time to time.

In a move to attract investment-oriented subscribers and to consolidate the chitty business, we intend to start Multi Division Chitty (with lot and auction features) at more branches, in a phased manner during the ensuing financial year. Multi Division Chitties which were floated on a pilot basis during later part of current fiscal was found to be quite popular and acceptable to the public.

With a view to expand the customer base by bringing lower income category subscribers in our fold through smaller denomination chitties, kudumbasree chitties is also being proposed. There is mention about kudumbasree chitties in the State budget for the year.

Pravasi chitty scheme, proposed to be launched during last week of March 2018 is expected to bring in additional chit business to the tune of Rs 1560 crores during FY 2018-19.

New Initiatives:

(I) KSFE Pravasi Chitty

In 2015-16, the amendments made in FEMA enabled non-residents to participate in chit. Company has decided to make use of this opportunity and launch an attractive product “KSFE Pravasi Chitty” meant exclusively for Non-Resident Keralites. The proposed chitty, a fully technology driven product would be a joint association with KIIFB (Kerala Infrastructure Investment Fund Board) which would go a long way in helping the non-resident keralites in realizing their dreams by enjoying the financial benefits of chitty along with the “value added benefits” attached thereto & to fulfill their social responsibility by participating in the developmental activities of their native land. The salient features of the scheme are given below:

- ▶ The product is meant exclusively for NRIs.
- ▶ The enrollment, remittance, auction and many other important steps of the chitty will be “Online”
- ▶ In the unfortunate event of death of a subscriber, his future liability would be taken over by the Company.
- ▶ A “24 x7” Customer Care Centre would be operated from Thiruvananthapuram exclusively for this chitty.
- ▶ Subscriber may verify his/her chitty account at any time using the mobile app/computer program.
- ▶ The most important social aspect feature of this chitty is built through a working mechanism between the Company and KIIFB. The remittances in this chitty are transferred to KIIFB, and KIIFB which gets utilized for infrastructural development of the State. KSFE can withdraw the fund through a put and call option, in the time of prize money payment to the subscribers.

Under this scheme, we are expecting chitty business @ Rs 20 crores per month during the first year itself which would result in an annual turnover of Rs 1560 crores. The Company had conducted Pravasi Bandhu meets at 160 centers all over Kerala including 140 assembly constituencies and collected e-mail ID and phone numbers of more than 20000 NRKs.

(II) Multi Division Chitties

Another initiative in the field of domestic chitty is the introduction of Multiple Division Chitty. It was decided to commence, Multiple Division chitty with four divisions initially. Through Multi Division Chitties we have introduced chits of 120 months tenure and also introduced auction limit upto 40%. During later part of the current fiscal, it was commenced on a pilot basis at 7 Branches, viz Kanhangad, Perinthalmanna, Alappuzha –I, Kollam –I, Manjeri, Kannur-I and Ettumanoor.

After conducting a detailed review into the working of such chitties at pilot branches, the same would be rolled out at other branches in a phased manner. Efforts would be made to ensure that new subscribers, hitherto not associated with KSFE are identified to form a part of such chitties. The introduction of Multi Division Chitties is expected to go a long way in helping the Company in achieving targets- both in terms of business volume as well as number of customers.

(III) Revamping of KSFE Housing Loan

KSFE Housing Loan is on steady growth path, showing considerable growth in last year. The Company had modified certain condition to make it more attractive and competitive. The upper cap on age is enhanced to 70 years from 60 years. Moreover, the maximum period is also enhanced to 30 years from 20 years. Further changes would be made in line with the market trend so that our product retains its competitiveness.

**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 full computerization with core solution will also help the Company for better MIS analysis intervention in the needy area in right time. The Company is giving special emphasis and steps to bring internal audit to concurrent level, and the department is being strengthened by adding more teams and staff members with a view to change the pattern of audit to that of "Risk Based" with systematic corrective mechanism on time bound basis. 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. Our Internal Audit Team, undertakes a comprehensive audit of functional areas and operations at all the branches. The Company has also set up an off-site surveillance system to make its internal control systems more risk-proof. However, many new measures are suggested for increasing the effectiveness and efficiency of internal audit.

Human Resources and the infrastructure development

As on March 31, 2018, the Company had 6877 personnel on its rolls. Human Resources policies and practices of the company focus on attracting, motivating and retaining qualified and skilled manpower. Concurrent with these objectives, steps are taken to improve manpower efficiency. Given the market challenges, there has been considerable focus on optimising the existing resources - through internal job postings, transfers and skill development initiatives. 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. We also give emphasis to developing the skill set of our employees by conducting regular training programme on a sustained basis in association with Gulati Institution, to hone their skills to match with rapidly changing business environment. 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: April 25, 2019**



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 31.03.2018 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 year 01.04.2017 to 31.03.2018 the Board met on 15 occasions. The dates of Board meetings were:- 11.04.2017, 08.05.2017, 07.06.2017, 27.06.2017, 10.08.2017, 30.08.2017, 04.10.2017, 11.10.2017, 30.10.2017, 22.11.2017, 06.01.2018, 07.02.2018, 19.02.2018 and 16.03.2018. 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	Adv. Peelipose Thomas	15	15
2	Adv. Reji Zachariah	15	14
3	Adv. V K Prasad	15	14
4	Sri. P C Pillai	15	10
5	Sri. Muhammed Sha	15	15
6	Sri. P V Unnikrishnan	15	11
7	Sri. K N Gangadharan	15	15
8	Sri. D Narayana	15	8
9	Sri. P K Anandakuttan	15	15
10	Sri. Vijayan Cherukara	15	14
11	Sri. S Muraleedharan	1	1
12	Sri R Rajagopal	15	13
13	Sri. Devadasan IAS	4	1
14	Smt. Letha IAS	4	1
15	Sri. Gopalakrishnan IAS	7	0
16	Smt. Mini VR	13	9
17	Sri. A Purushothaman	15	15

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; Smt. Letha IAS, Sri. R Rajagopal, and Smt. Mini V R were the members of the Committee during the period. A total of 04 meetings of the Audit Committee were held during the year on 07.06.2017, 04.10.2017, 06.01.2018 and 28.02.2018. 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. Devadasan IAS	01	Nil
2	Sri. Gopalakrishnan IAS	01	Nil
4	Smt. Letha IAS	02	Nil
5	Sri. R Rajagopal	04	04
6	Smt. Mini V R	04	04

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: April 25, 2019



INDEPENDENT AUDITORS' REPORT TO THE MEMBERS 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, 2018, which comprises the Balance Sheet as at March 31, 2018, 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 63 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 514 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. Non adjustment of Terminated Chitties
2. Non Classification of Advances and Deposits in to current and non- current
3. Non reconciliation of Inter Branch accounts, Suspense accounts and other accounts
4. Confirmation and reconciliation of account balances
5. Classification of Advances and adequacy of provision for bad & doubtful debts
6. Application of Non-performing Assets (NPA) norms acility wise instead of borrower wise
7. Provision for financial impact of fraud identified during the year
8. Migration Audit
9. Interest accrued on security deposits with treasury
10. 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 31st March, 2018, 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.
4. 'Removed Subscribers Contribution', 'Amount Payable to Subscribers in Terminated Chitties' and 'Prize Money Payable' required to be deposited in separate Bank accounts as required under Section 30 and Section 22 of 'Chit Fund Act 1982' have not been deposited.
5. There is no proper mechanism to confirm whether a borrower is not having any multiple liabilities.
6. There are cases of unadjusted debits and credits appearing in the bank reconciliation statements. In the absence of adequate information, we are unable to ascertain the impact on Assets/Liabilities/Income/Expenditure.

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, 2018 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2018 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.

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
Membership Number: 202844**

**Place: Thrissur
Date : September 14, 2018**



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 31st March 2018

1. 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.

2. 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.

3. Non reconciliation of Inter Branch Accounts, Suspense Accounts and Other Accounts

- a) In Note No.12 under 'Other Current Assets', a sum of ₹1,71,10,01,359/- 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 31st March 2018.
- 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 ₹18,81,826/- (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 31st March 2018 is ₹2,59,87,34,557/-. 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 ₹1,43,97,188/- 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 ₹2,73,31,094/- 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 ₹74,04,931/- and hence the income is understated by that extent.

4. 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.

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

The Company has classified all advances vide Note No. 24 amounting to ₹2,04,96,70,55,878/- 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 31.03.2018. 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.

6. 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.

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

The Company has made a provision of ₹2,19,12,127/- 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.

8. 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.

9. 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 31.03.2018 amounting to ₹3,20,51,61,360/- has not been realized. On representation of the Company to the Government of Kerala, the Government had 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.

10. 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 ₹7,68,262/- whereas the TDS accounted in the books is ₹4,33,035/- 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 the reason reported in clause (3) (f) above amounts to ₹74,04,931/-.

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

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

**Place: Thrissur
Date : September 14, 2018**

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, 2018

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 ₹7000 crore to the extent of ₹9000 crore with effect from 18.04.2018. 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, goods and 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 deputed staffs for ₹2,81,621/- 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 ₹2,81,621/- 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, goods and 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.
Finance Act, 1994	Service Tax	4,35,187	2012-13 to 2014-15	Commissioner of Central Excise & Customs (Appeals), Kochi.
Finance Act, 1994	Service Tax	2,52,65,183	2015-16 & 2016-17	Appeal has not been filed

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 ₹4,38,24,253/-. The financial impact of frauds in respect of chitty inflation has not been ascertained. The Company has created a provision for ₹2,19,12,127/- 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
(FRN: 001488S)**

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

**Place: Thrissur
Date : September 14, 2018**

**ANNEXURE 'C' REFERRED TO THE INDEPENDENT
AUDITORS' REPORT OF THE KERALA STATE
FINANCIAL ENTERPRISES LIMITED AS OF AND FOR
THE YEAR ENDED MARCH 31, 2018**

**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, 2018 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.

Institute of Chartered Accountants of India.

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

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

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.

**Place: Thrissur
Date : September 14, 2018**

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 31st March, 2018:

- 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, 2018, 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



ANNEXURE 'D' REFERRED TO THE INDEPENDENT AUDITORS' REPORT OF THE KERALA STATE FINANCIAL ENTERPRISES LIMITED AS OF AND FOR THE YEAR ENDED MARCH 31, 2018

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: ₹25,20,676/-.
 - (b) Interest on Loans and Chitties waived under One Time Settlement Scheme and through Adalaths conducted by District Legal Service Authority: ₹12,93,21,853/-.
 - (c) Bad Debt written off by Revenue Recovery Department: ₹325/-.
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 : September 14, 2018**



THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

Corporate Office: 'Bhadratha', Museum Road, Thrissur - 680020

(CIN: U65923KL1969SGC002249)

BALANCE SHEET AS AT 31st MARCH, 2018

(Amount in ₹)

PARTICULARS	Note No:	As at 31 st March, 2018	As at 31 st March, 2017
I EQUITY AND LIABILITIES			
1 Shareholders Funds			
a. Share Capital	2	1,00,00,00,000	1,00,00,00,000
b. Reserves and Surplus	3	6,20,18,71,849	4,75,64,08,597
2 Non-Current Liabilities			
a. Long Term Provisions	4	97,62,71,779	90,72,62,444
3 Current Liabilities			
a. Short Term Borrowings	5	1,33,08,57,03,347	1,06,75,21,98,858
b. Other Current Liabilities	6	1,33,79,84,40,455	1,22,52,79,40,757
c. Short Term Provisions	7	31,46,81,704	34,35,96,384
TOTAL		2,75,37,69,69,134	2,36,28,74,07,040
II ASSETS			
1 Non-Current Assets			
a. Property, Plant & Equipment	8		
(i) Tangible Assets		18,97,66,178	21,56,58,965
(ii) Intangible Assets		32,67,154	17,17,415
(iii) Work in progress		-	84,112
2 Current Assets			
a. Inventories	9	1,92,69,728	1,89,93,325
b. Cash and Cash Equivalents	10	58,83,47,62,579	41,50,70,11,097
c. Short Term Loans and Advances	11	2,09,77,72,64,679	1,88,56,61,26,378
d. Other Current Assets	12	6,55,26,38,816	5,97,78,15,748
TOTAL		2,75,37,69,69,134	2,36,28,74,07,040

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: 14.09.2018

Note 1

Note 2-36

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/-
Emil Alex
Company Secretary



THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

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

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31st MARCH, 2018

(Amount in ₹)

PARTICULARS	Note No:	As at 31 st March, 2018	As at 31 st March, 2017
I INCOME			
Revenue from Operations	13	19,23,63,76,391	17,45,16,93,193
Other Income	14	2,38,62,26,170	2,20,65,29,761
Total Revenue		21,62,26,02,561	19,65,82,22,954
II EXPENSES			
Employee Benefits Expenses	15	6,61,95,11,397	5,82,76,85,105
Finance Cost	16	9,02,70,51,454	8,16,46,12,401
Depreciation and Amortization	8	6,17,56,797	8,70,77,344
Other Expenses	17	3,35,33,51,530	4,07,22,91,111
Total Expenses		19,06,16,71,178	18,15,16,65,961
III Profit before Exceptional and Extraordinary Items and Tax (I-II)		2,56,09,31,383	1,50,65,56,993
IV Profit before Extraordinary Items and Tax (III-VI)		2,56,09,31,383	1,50,65,56,993
V Extraordinary Items		-	-
VI Profit before Tax (V-VI)		2,56,09,31,383	1,50,65,56,993
VII Tax Expense			
1) Current Tax			
- For Current Year		1,11,29,57,108	63,20,98,439
- For Previous Years		38,49,331	2,17,12,542
2) Deferred Tax		-	-
Total Tax Expense		1,11,68,06,439	65,38,10,981
VIII Profit for the Period from Continuing Operations (VII-VIII)		1,44,41,24,945	85,27,46,012
IX Profit/(Loss) from Discontinuing Operations		-	-
X Tax Expense of Discontinuing Operations		-	-
XI Profit/(Loss) from Discontinuing operations (after Tax) (X-XI)		-	-
XII Profit After Tax for the year		1,44,41,24,945	85,27,46,012
XIII Earnings per Equity Share (Face Value of ₹100 each)			
XIV (1) Basic & Diluted		144	85

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: 14.09.2018

Note 1

Note 2-36

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/-
Emil Alex
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, 2018

		(Amount in ₹)	
PARTICULARS		As at 31 st March, 2018	As at 31 st March, 2017
A	Cash Flow from Operating Activities		
	Net profit Before Tax	2,56,09,31,383	1,50,65,56,993
	Adjustment For:		
	Depreciation	6,17,56,797	8,70,77,344
	Provision for Bad and Doubtful Debts & Frauds	1,44,48,12,127	2,29,85,57,290
	(Profit)/Loss on Sale of Fixed Assets (net)	-79,360	35,147
	Interest received on Deposits (Investments)	-1,41,61,07,452	-99,54,58,149
	Interest on (Loans and OD against Flexy FD)	1,12,64,946	1,44,23,395
	Operating Profit before Working Capital Changes	2,66,25,78,442	2,91,11,92,020
	Increase/(Decrease) in Unsecured Loans	12,60,27,75,612	20,17,82,49,112
	Increase/(Decrease) in Current Liabilities	11,27,04,99,698	9,15,68,13,745
	Increase/(Decrease) in Long Term Provisions	6,90,09,335	24,97,50,444
	Increase/(Decrease) in Short Term Provisions	15,72,70,401	1,98,61,727
	(Increase)/Decrease in Current Assets	-57,50,99,471	-5,72,82,19,893
	(Increase)/Decrease in Short Term Loans & Advances	-22,57,10,62,373	-21,36,46,80,849
	Cash Flow from Operations	3,61,59,71,643	5,42,29,66,306
	Income Tax Paid	-1,18,19,26,663	-1,54,27,57,372
	Net Cash Provided by Operating Activities (A)	2,43,40,44,980	3,88,02,08,934
B	Cash Flow from Investing Activities		
	Purchase of Fixed Assets	-3,87,25,204	-5,65,50,760
	Sale of Fixed Assets	3,93,685	12,145
	Assets written off/unreconciled transfers	10,81,241	0
	Interest accrued on Loans & Deposits	0	3,74,56,99,527
	Interest Received	1,41,61,07,452	99,54,58,149
	Net Cash Out Flow from Investing Activities (B)	1,37,88,57,174	4,68,46,19,061
C	Cash Flow from Financing Activities		
	Increase in Share capital	0	0
	Dividend & Dividend Tax Paid	-20,46,14,605	-9,62,86,064
	Increase/Decrease in Secured Loans	13,73,07,28,877	-2,67,38,87,058
	Interest on (Loans and OD against Flexy FD)	-1,12,64,946	-1,44,23,395
	Net Cash Flow from Financing Activities (C)	13,51,48,49,326	-2,78,45,96,517
D	Net Change in Cash and Cash Equivalents (A+B+C)	17,32,77,51,480	5,78,02,31,478
E	Cash & Cash Equivalents at the beginning of the Year	41,50,70,11,096	35,72,67,79,618
F	Cash & Cash Equivalents at the end of the Year	58,83,47,62,576	41,50,70,11,096
	Components of Cash and Cash Equivalents		
	Cash, Cheques and Stamps on hand	10,11,03,181	13,50,57,797
	Bank & Treasury Balances	58,73,36,59,395	41,37,19,53,294
	Inter Office Remittance in Transit	-	5
	Total Cash & Cash Equivalents	58,83,47,62,576	41,50,70,11,096

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: 14.09.2018

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/-
Emil Alex
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 and on a going concern basis under 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 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 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 29th 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 under the head 'Profit on Company substituted tickets' only at the time of termination of the chitty.
(ii) 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
Gratuity is a defined benefit plan and cost of providing the same is determined using Projected Unit Credit Method. This year onwards actuarial valuation has been considered as the basis for creating provision. Actuarial gains/losses are taken in the Statement of Profit and Loss. Provision for Other retirement/post retirement benefit viz. 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 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 would be realised and are reviewed for 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 subsequently enacted by the Balance Sheet date.

1.12 Provisions and Contingent Liabilities

- a). A provision is recognised when there is a present obligation as a result of past event that probably require an outflow of resources and a reliable estimate could 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 and 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 are 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 below:

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 under RR proceedings has been estimated on basis of age wise analysis, provision in respect of NPA in NCL and other advances (except gold loan) are made @ 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.

- c). The assets acquired through revenue recovery proceedings are accounted after auctioning the same and auction proceeds are received, though the right to use or to dispose off 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

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Authorised 100,00,000 Equity Shares of ₹100/- each	1,000,000,000	1,000,000,000
(b) Issued, Subscribed and Fully Paid Up 100,00,000 Equity Shares of ₹100/- each	1,000,000,000	1,000,000,000
(c) Details of Shares Issued for consideration other than Cash		
The Company had issued 50,00,000 Equity shares of ₹100 each as fully paid up by Bonus issue in the ratio of 1:1 for ₹50,00,00,000/- during FY 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 with each equity share holder entitled to one vote per share. The shareholders have the right to receive Interim Dividends declared by the Board of Directors and final dividends as 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 would be in proportion to number of equity shares held by the shareholders. The Equity Shareholders have all the rights as available to the equity shareholders as per the provision of Companies Act, 2013 read together with Memorandum & Articles of Association of the Company, as applicable.		
TOTAL	1,000,000,000	1,000,000,000

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

Particulars	For the year 2017-18		For the year 2016-17	
	Equity Shares		Equity Shares	
	Number	₹	Number	₹
Shares Outstanding at the Beginning of the Year	10,000,000	1,000,000,000	5,000,000	500,000,000
(+) Shares Issued during the Year	-	-	-	-
(+) 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	10,000,000	1,000,000,000

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

Name Of Shareholder	As at 31 st March, 2018		As at 31 st March, 2017	
	No: of Shares Held	% of Holding	No: of Shares Held	% of Holding
Government of Kerala	10,000,000	100	10,000,000	100

NOTE 3: RESERVES AND SURPLUS

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) General Reserves		
Opening Balance	4,451,797,350	4,249,707,350
(+) Current Year Transfer	1,189,370,000	70,20,90,000
(-) Utilized for issuing Bonus Shares	-	500,000,000
Closing Balance (a)	5,641,167,350	4,451,797,350
(b) Chitty Statutory Reserve		
Opening Balance	304,611,000	153,955,000



(+) Current Year Transfer	256,093,000	150,656,000
Closing Balance (b)	560,704,000	304,611,000
(c) Surplus		
Opening Balance	247	235
(+) Net Profit/(Net Loss) for the Current Year	1,444,124,945	852,746,012
(-) Proposed Dividend (Refer Note No.35)	-	-
(-) Dividend Distribution Tax(Refer Note No.35)	-	-
(+) Dividend Distribution Tax (Excess provision for 2015-16 reversed)	1,338,307	
(-) Transfer to Chitty Reserve	256,093,000	150,656,000
(-) Transfer to General Reserve	1,189,370,000	70,20,90,000
Closing Balance (c)	499	247
TOTAL (a+b+c)	6,201,871,849	4,756,408,597

NOTE 4: LONG TERM PROVISIONS

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
For Leave Encashment	976,271,779	907,262,444
TOTAL	976,271,779	907,262,444

NOTE 5: SHORT TERM BORROWINGS

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Secured		
(1) Loans Repayable on Demand		
From Banks (Against Fixed Deposits made by the Company)	39,107,062	58,378,185
(2) Loan from Banks (Against Lien on Treasury/ Bank Deposits)	13,750,000,000	-
Sub Total (a) Secured	13,789,107,062	58,378,185
(b) Unsecured		
(1) Deposits		
(i) Guaranteed by Govt of Kerala		
(a) Fixed Deposit from Public	69,842,539,340	62,600,417,270
(b) Sugama Deposits	7,861,057,352	6,870,636,743
(c) Short Term Deposit	1,511,987,796	1,494,276,024
(ii) Matured and Non-Operative Deposits		
(a) Matured Fixed Deposits not Withdrawn	3,460,702,186	3,384,025,917
(b) Non-Operative Sugama	14,913,544	13,318,869
(c) Matured Short Term Deposits not Withdrawn	353,657,570	421,349,582
(iii) Interest Accrued		
(a) Fixed Deposits from Public	1,370,946,606	1,085,088,719
(b) Short Term Deposit	20,518,331	21,635,272
(iv) Chitty Security Deposit in Trust		
(a) Chitty Security Deposit in Trust	33,340,957,442	29,337,660,690
(b) CSDT Matured but Not Claimed	648,781,713	779,776,639



(c) Interest Accrued on Chitty Security Deposit in Trust	870,534,405	685,634,949
Sub Total (b) Unsecured	119,296,596,285	106,693,820,673
TOTAL (a+b)	133,085,703,347	106,752,198,858

NOTE 6: OTHER CURRENT LIABILITIES

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Finance Payable		
(1) Chitty/Kuri	131,926,356,948	120,683,306,922
(2) Hire Purchase	34,076,649	35,074,349
(3) Others (Suppliers of HP Items)*	323,660	327,064
(b) Outstanding Liabilities		
(1) For Expenses	505,701,324	1,290,962,312
(c) Other Liabilities		
(1) Social Security Scheme		
(i) Collection	5,545,074	5,545,074
(ii) Incidental Charges	751,040	495,402
(iii) Interest Received on Collections Deposited with Treasury & Due to Govt.	15,641,490	15,641,490
(2) Revised Bhadratha		
(i) Social Security Scheme	27,331,094	16,348,300
(3) Other Payables	1,282,713,176	480,239,845
TOTAL	133,798,440,455	122,527,940,757

* Figures Pertaining to Small Scale Industrial Units, if any, are not identifiable separately

NOTE 7: SHORT TERM PROVISIONS

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Taxation	-	-
(b) Proposed Dividend (FY: 2015-16)	-	170,000,000
(c) Dividend Distribution Tax	-	35,952,912
(d) For Employee Benefits:		
(i) Leave Encashment	2,825,160	93,050,003
(ii) Gratuity	254,571,127	7,075,883
(e) Interest Tax Payable	0	2,144,297
(f) Fraud/Misappropriation	57,285,417	35,373,290
TOTAL	314,681,704	343,596,385


NOTE 8: PROPERTY, PLANT AND EQUIPMENT AND INTANGIBLE ASSETS

(NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2018)

(Amount in ₹)

Sl. No.	PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
		As on 01.04.2017	Additions during the Year	Disposals/ Adjustments	As on 31.03.2018	As on 01.04.2017	For the Year	On Disposals / Adjustments	As on 31.03.2018	As on 31.03.2018	As on 31.03.2017
i) Tangible Assets:											
1	Land	69,50,944		-	69,50,944	-	-	-	-	69,50,944	69,50,944
2	Building	4,31,70,709	84,112	-	4,32,54,821	1,82,55,206	12,01,026	-	1,94,56,232	2,37,98,589	2,49,15,503
3	Furniture & Fixtures	33,89,40,804	1,71,48,063	15,10,188	35,45,78,679	24,05,25,027	2,64,31,533	(2,93,325)	26,72,49,885	8,73,28,794	9,84,15,777
4	Office Equipments	10,63,99,993	14,98,590	(3,21,653)	10,82,20,236	9,43,93,184	41,93,018	4,01,366	9,81,84,836	1,00,35,400	1,20,06,809
5	Electrical Fittings	8,10,61,939	40,59,459	18,83,284	8,32,38,114	5,40,42,213	78,03,168	4,42,882	6,14,02,499	2,18,35,615	2,70,19,726
6	Motor Vehicle	1,49,92,145	13,65,269	4,905	1,63,52,509	1,02,27,568	18,80,984	2,400	1,21,06,152	42,46,357	47,64,577
7	Bicycle	1,14,891	-	-	1,14,891	1,14,738		-	1,14,738	153	153
8	Data Processing Equipments	39,49,36,319	1,05,74,100	(13,86,526)	40,68,96,945	35,33,50,844	1,75,47,173	(4,28,602)	37,13,26,619	3,55,70,326	4,15,85,475
Sub Total		98,65,67,744	3,47,29,593	16,90,198	1,01,96,07,139	77,09,08,780	5,90,56,902	1,24,721	82,98,40,961	18,97,66,178	21,56,58,964
ii) Intangible Assets:											
1	Computer Software	3,29,44,777	40,79,723	(1,73,647)	3,71,98,147	3,12,27,362	26,99,895	(3,736)	3,39,30,993	32,67,154	17,17,415
Sub Total		3,29,44,777	40,79,723	(1,73,647)	3,71,98,147	3,12,27,362	26,99,895	(3,736)	3,39,30,993	32,67,154	17,17,415
iii) Capital Work in Progress		84,112	-	84,112	-		-	-	-	-	84,112
TOTAL		1,01,95,96,633	3,88,09,316	16,00,663	1,05,68,05,286	80,21,36,142	6,17,56,797	1,20,985	86,37,71,954	19,30,33,332	21,74,60,491
PREVIOUS YEAR TOTAL		96,79,70,515	5,65,50,759	49,24,643	1,01,95,96,631	71,99,36,148	8,70,77,344	48,77,351	80,21,36,141	21,74,60,490	24,80,34,367

NOTE 9: INVENTORIES

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Stock of Stationery (At Cost; Valued and certified by Management)	19,269,728	18,993,325
TOTAL	19,269,728	18,993,325

NOTE 10: CASH & CASH EQUIVALENTS

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Balances with Banks & Treasury:		
Current Accounts	1,622,273,183	917,906,618
Other Deposits Accounts (Original maturity of more than 3 months)	-	-
(b) Cash on Hand, Cheques, Drafts on Hand	101,103,182	135,057,802
Other Bank Balances		
Deposit Accounts (Term Deposits with maturity more than 12 months)*	57,111,386,214	40,454,046,677
TOTAL	58,834,762,579	41,507,011,097

* Term deposits are in the nature of demand deposits and readily available for use by the company, and accordingly treated as Cash & Cash Equivalents.



NOTE 11: SHORT TERM LOANS & ADVANCES

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018		As at 31 st March, 2017	
(a) Advance Tax/TDS (Net of Provision)		1,167,381,816		1,104,405,889
(b) Other Loans and Advances				
(i) Advances Recoverable in Cash or in kind or for Value to be Received		3,642,826,985		151,363,126
(ii) Gold Loan		7,087,881,380		7,821,037,431
(iii) Hire Purchase Advances	182,859		198,090	
Less: Provision for Bad & Doubtful Debts	100,000	82,859	100,000	98,090
(iv) Amount Recoverable from Prized Subscribers	149,958,834,490		137,759,845,142	
Less: Provision for Bad & Doubtful Debts	37,900,000	149,920,934,490	47,000,000	137,712,845,142
(v) Revenue Recovery Debtors	9,085,578,569		7,268,419,616	
Less: Provision for Bad & Doubtful Debts	2,963,852,786	6,121,725,783	2,468,152,786	4,800,266,830
(vi) Chitty Loan/New Chitty Loan	16,978,828,295		15,690,534,051	
Less: Provision for Bad & Doubtful Debts	2,651,800,000	14,327,028,295	2,182,900,000	13,507,634,051
(vii) F.D. Loan/N.F.D.L.	647,334,319	647,334,319	556,833,394	556,833,394
(viii) Trade Loan & Flexy Trade Loan	29,151	29,151	11,375	11,375
(ix) H.F.S/N.H.F.S.	9,115,569,814		6,461,170,852	
Less: Provision for Bad & Doubtful Debts	293,100,000	8,822,469,814	164,400,000	6,296,770,852
(x) Reliable Customer Loan	17,990,207,890		16,373,394,694	
Less: Provision for Bad & Doubtful Debts	1,250,200,000	16,740,007,890	911,300,000	15,462,094,694
(xi) Consumer Vehicle Loan	404,896,760		376,194,475	
Less: Provision for Bad & Doubtful Debts	3,400,000	401,496,760	4,300,000	371,894,475
(xii) Tax Planning Loan Scheme	112,957	112,957	310,045	310,045
(xiii) Sugama Akshaya OD	127,892,242		79,568,246	
Less: Provision for Bad & Doubtful Debts	1,000,000	126,892,242	800,000	78,768,246
(xiv) Vidyadnam Loan	8,804,904			11,181,783
Less: Provision for Bad & Doubtful Debts	500,000	8,304,904		
(xv) House Loan to Employees		504,981,997		420,993,792
(xvi) Vehicle Loan to Employees		11,759,013		42,521,843



(xvii) Computer Loan to Employees		707,558		81,899
(xviii) Mangalya Loan Scheme		4,402,136		3,587,637
(xix) KSFE Haritham Loan		8,854		15,650
(xx) Interest Due and Out standing on Loans		240,895,477		223,410,135
TOTAL		209,777,264,679		188,566,126,378

NOTE 12: OTHER CURRENT ASSETS

(Amount in ₹)

PARTICULARS	As at 31st March, 2018	As at 31st March, 2017
(a) Inter Branch Current Account	1,711,001,359	2,209,766,545
(b) Interest Accrued on Deposits & Loans	4,819,287,781	3,745,699,527
(c) Social Security Scheme		
(i) Repayments	1,766,353	1,766,353
(ii) Balance with Treasury	20,583,324	20,583,324
TOTAL	6,552,638,816	5,977,815,748

NOTE 13: REVENUE FROM OPERATIONS

(Amount in ₹)

PARTICULARS	As at 31st March, 2018	As at 31st March, 2017
(a) Foreman Commission	8,406,389,100	7,919,399,863
(b) Finance Charges	-	6,395
(c) Interest Income		
(i) Interest on Gold Loan	856,554,935	972,540,831
(ii) Interest on Fixed Deposit Loan/NFDL	54,718,648	58,487,561
(iii) Interest on Chitty Loan/Passbook Loan	299,342,117	323,577,010
(iv) Interest on Trade Loan/Flexy Trade Loan	-	1,847
(v) On New Chitty Loan	1,492,072,797	1,552,268,836
(vi) On N.H.F.S./ H.F.S.	577,168,380	377,364,383
(vii) Reliable Customer Loan	2,038,459,736	1,705,178,289
(viii) Consumer Vehicle Loan	44,191,729	41,757,078
(ix) On Tax Planning Loan Scheme	42,398	87,565
(x) On Sugama Akshaya OD	22,899,130	17,852,388
(xi) Interest on Vidyadhanam Loan	1,149,675	961,020
(xii) Interest on Mangalya Loan	397,670	336,330
(xiii) Interest on KSFE Haritham Loan	256	11,443
(xiv) On Deposit with Treasury/Bank	3,561,459,479	2,894,799,174
(xv) Staff Housing Loan	54,911,451	34,688,039
(xvi) Staff Vehicle Loan	934,319	1,341,377
(xvii) On Default Interest	1,732,176,216	1,458,722,229
(xviii) Others	93,508,355	92,311,536
TOTAL	19,236,376,391	17,451,693,194

**NOTE 14: OTHER INCOME**

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Dividend Income	371,796,736	373,508,172
(b) Profit on Chitty Substituted Tickets	1,691,050,857	1,577,716,995
(c) Profit on Sale of Fixed Assets	214,802	30,405
(d) Writing Fee	70,898,402	71,222,574
(e) Forfeited Veethapalisa Income (CFA 1982)	153,125,426	105,436,887
(f) Miscellaneous Income	99,139,947	78,614,727
TOTAL	2,386,226,170	2,206,529,761

NOTE 15: EMPLOYEE BENEFIT EXPENSES

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Salaries and Wages	4,751,834,395	4,304,524,258
(b) Contribution to Provident Fund	566,950,338	506,539,063
(c) Contribution to Gratuity Fund	360,848,040	146,654,713
(d) Earned Leave Salary	539,268,714	491,447,437
(e) Bonus & Performance Incentive	310,538,661	302,982,095
(f) Staff Welfare Expenses	90,071,249	75,537,539
TOTAL	6,619,511,397	5,827,685,105

NOTE 16: FINANCE COST

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Interest on Fixed Deposits	8,144,322,872	7,422,936,909
(b) Interest on Sugama Deposits	338,541,576	277,060,904
(c) Interest on Others	11,947,030	15,228,069
(d) Guarantee Commission	532,239,975	449,386,518
Total	9,027,051,454	8,164,612,401

NOTE 17: OTHER EXPENSES

(Amount in ₹)

PARTICULARS	As at 31 st March, 2018	As at 31 st March, 2017
(a) Administrative & Other Expenses		
(i) Vehicle Running Expenses	4,731,697	3,986,585
(ii) Rent	173,383,568	169,674,360
(iii) Rates & Taxes	2,250,206	2,133,227
(iv) Electricity & Water Charges	41,859,799	38,516,016
(v) Postage, Telegram & Telephone	23,012,126	36,450,331
(vi) Printing & Stationery	53,864,759	66,761,323
(vii) Legal & Professional Charges	5,061,593	3,814,740
(viii) Registration & Filing Fee	307,263,811	278,257,899
(ix) Insurance	2,981,066	3,007,573
(x) Sitting Fees to Directors	324,400	131,000
(xi) Service Tax	53,323,744	97,307,698



(xii) Loss on Sale of Assets	135,442	65,553
(xiii) Miscellaneous Expenses	69,695,561	38,813,605
(xiv) Travelling Expenses	30,700,450	22,901,730
(xv) Corporate Social Responsibility	40,000,000	35,139,457
(xvi) CASBA connectivity charges	82,228,102	81,538,027
(xvii) Swatch Bharat cess	3,518,814	3,627,793
(b) Repairs and Maintenance		
(i) Building	466,189	1,701,821
(ii) Data Processing Equipments	16,633,334	21,726,296
(iii) Others	7,000,366	7,706,212
(c) Remuneration to Auditors		
(i) For Audit	7,670,542	8,595,710
(ii) For Tax Audit	1,442,100	1,717,962
(iii) Other Expenses	1,157,074	752,084
(d) Promotional Expense		
(i) Advertisement	74,320,220	85,184,607
(ii) Development Expenses	808,192,943	666,688,685
(e) Provisions and Written Off		
(i) Bad Debts Written Off	2,566,960	2,495,782
(ii) Provision for Bad & Doubtful Debts	1,423,066,326	2,273,011,068
(iii) Provision for fraud/misappropriation	21,912,127	25,557,290
(iv) OTS/Adalath interest	89,393,230	96,682,347
(f) Prior Period Items (Net) [Refer Note No.18]	5,194,982	-1,655,669
TOTAL	3,353,351,530	4,072,291,112

NOTE 18: Prior Period Items

(Amount in ₹)

PARTICULARS	As at 31st March, 2018	As at 31st March, 2017
(a) Prior Period Income		
Interest on Chitty Security Deposit in the name of Asst. Registrar	1,946,039	123,236
Agents Commission	151,683	903,903
Interest on FD from Public	339,978	277,304
Salaries & Allowances	28,966	68,372
Door Collection Commission to Agents	12,736	69,077
Interest On Flexy FD	(249,739)	0
Other Receipts	1,993,106	1,369,740
Sub Total (a)	4,222,769	2,811,632
(b) Prior Period Expenses		
Office Rent	153,187	460,564
Salaries & Allowances	1,736,162	45,311
Service Tax	8,126	37,200
Interest on FD with Treasury	3,506,229	119,038
Agency commission	-	38,313.00
Interest on fixed deposits	-	200,596.00
Printing and stationery	-	23,262.00



Interest on gold loan	-	555,201.00
Interest on flexy FD	-	65,890.00
CSR	-	(558,000.00)
Bonus	(8,400.00)	-
Depreciation on fixed assets	372,597.00	-
Other Expenses	3,649,850.00	168,588.00
Sub Total (b)	9,417,751.00	1,155,963.00
NET (b-a)	5,194,982	(1,655,669)

NOTE 19: 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. Since, the proposed dividend for the year 2016-17 has been declared after 31.03.2018, the provision has not been made during the year 2017-18.

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 comprise 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 2017-18, amount earmarked for CSR activities was Rs 4,00,00,000/-. However, no part of the said amount could be spent during FY 2017-18 and as such, the entire amount has been carried forward to next fiscal i.e. FY 2018-19.

NOTE 21: STAFF BENEFITS

The Company has a Defined Benefit Plan for gratuity, funded by LIC of India. Every employee who has completed five years or more of service receives gratuity while leaving the Company as per the Payment of Gratuity Act, 1972. The following table disclose expenses to be recognized in the Statement of Profit & Loss along with funded status and amount recognized in the Balance Sheet for the respective plans in compliance with Accounting Standard-15 'Employees Benefits':

(Amount in ₹)

i) Present value of the defined benefit obligations:		
Particulars	As at 31.03.2018	As at 31.03.2017
Balance as at the beginning of the year	1,968,426,277	Ref. Note (viii) below
Current service cost	146,857,120	
Interest Cost	153,139,112	
Benefits paid	(324,894,801)	
Actuarial (gain)/ loss	397,122,021	
Balance as at the close of the year	2,340,649,729	-


ii) Changes in the fair value of plan assets:

Particulars	As at 31.03.2018	As at 31.03.2017
Balance as at the beginning of the year	2,142,135,694	
Expected return on plan assets	171,370,855	
Contributions	109,608,698	
Benefits paid	(324,894,801)	
Actuarial gain/ (loss)	(12,141,844)	
Balance as at the close of the year	2,086,078,602	-

iii) Amounts recognized in the Balance Sheet:

Particulars	As at 31.03.2018	As at 31.03.2017
Fair value of Plan Assets	2,086,078,602	-
Present Value of Defined Benefit Obligations	2,340,649,729	-
Liability recognized in the balance sheet (a-b)	(254,571,127)	-

iv) Statement of Profit and Loss:

Particulars	As at 31.03.2018	As at 31.03.2017
Current Service Cost	146,857,120	-
Interest Cost	153,139,112	-
Expected return on plan assets	(171,370,855)	-
Net Actuarial (gain)/loss recognised in the year	409,263,865	-
Expense recognized in the statement of profit and loss	537,889,242	-

v) Actuarial Assumptions:

Particulars	As at 31.03.2018 Rate (%)	As at 31.03.2017 Rate (%)
a) Discount rate	7.50%	
b) Future salary increase	5%	
c) Expected rate of return on plan assets	8%	
d) Attrition Rate	1 to 2%	
e) Mortality table	Indian Assured Lives Mortality[2006-08] Ultimate	

vi) Details of investments made by Life Insurance Corporation of India have not been received by the Company.

vii) During FY 2017-18, provision for gratuity has been made in the accounts as per the actuarial valuation done by approved actuary and is not based on LIC valuation, as in previous year.

viii) Data with regard to gratuity cannot be tabulated for PY 2016-17 under different heads as shown during FY 2017-18 as actuarial valuation with regard to gratuity has been carried out for the first time during FY 2017-18.



- b) Liability on account of encashment of leave to employees is provided based on actuarial valuation under Projected Unit Credit Method as per the following:

i)	Actuarial Assumptions:	(Amount in ₹)	
	Particulars	As at 31.03.2018	As at 31.03.2017
	Method of Valuation (Projected Unit Credit Method)		
	Discount Rate	7.50%	7.50%
	Salary Escalation	5%	5%
	Mortality Rate	Indian Assured Lives Mortality (1994-96) Ultimate	Indian Assured Lives Mortality (1994-96) Ultimate
	Withdrawal Rate (Ultimate - depending on Age)	1%-3%	1%-3%

ii) Changes in Present Value of Obligations:		
Particulars	As at 31.03.2018	As at 31.03.2017
Present value Obligations at beginning of the period	1,000,312,447	730,700,276
Interest Cost	90,486,899	69,824,922
Current Service Cost	412,359,098	400,597,392
Benefits Paid	(560,484,222)	(221,835,266)
Actuarial Gain/(Loss)	36,422,717	21,025,123
Present Value Obligations at end of the period	979,096,939	1,000,312,447

iii) Membership Summary:		
Particulars	As at 31.03.2018	As at 31.03.2017
No: of Employees	6865	6817
Average Monthly Salary	54,606	53,422
Average Age	43.39	42.94
Superannuation Age	58/65	58/65
Average Service Left (years)	14.69	15.59

iv) Expenses recognised in Profit and Loss:		
Particulars	As at 31.03.2018	As at 31.03.2017
Current Service Cost	412,359,098	400,597,392
Past Service Cost (if applicable)	-	-
Interest Cost	90,486,899	69,824,922
Expected return on plan assets	-	-
Curtailment Cost/(Credit)	-	-
Settlement Cost/(Credit)	-	-
Net Actuarial Gain/(Loss) recognised in the period	36,422,717	21,025,123
Expenses recognised in Profit and Loss	539,268,714	491,447,437



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

d) Defined Contribution Plans:

(Amount in ₹)		
Particulars	As at 31 st March, 2018	As at 31 st March, 2017
Employer's Contribution to Provident Fund	560,448,511	500,477,315
Employer's Contribution to Family Pension Scheme	Nil	Nil

NOTE 22: BAD AND DOUBTFUL DEBTS

- a) 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 Rs. 3,79,00,000/- up to 31.03.2018 as against a provision of Rs. 4,70,00,000/- as at 31.03.2017 for 'Amount Recoverable from Prized Subscribers'.

- b) During the year, the Company had made a provision of Rs. 142,29,00,000/- (PY: Rs 227,30,00,000/-) 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 Rs.719,92,52,786/- as at 31.03.2018.

- c) The Company, as a matter of prudence, has made a provision @50% amounting to Rs. 2,19,12,127/- (PY: Rs.2,55,57,290/- against fraud/ misappropriation during the year, the cumulative provision of which comes to Rs. 5,72,85,417/- as on 31.03.2018.

d) Breakup of Provision Outstanding:

(Amount in ₹)		
Particulars	As at 31.03.2018	As at 31.03.2017
For Revenue Recovery Debtors	2,963,852,786	2,468,152,786
For Recovery from Prized Subscribers	37,900,000	47,000,000
For Various Other Schemes (Except Gold Loan)	4,200,100,000	3,263,800,000
For Contingent provision	57,285,417	35,373,290
Total	7,259,138,203	5,814,326,076

- e) The Company has identified bad debts, which are classified in to the following categories and written off during the year:

(Amount in ₹)		
Particulars	As at 31.03.2018	As at 31.03.2017
For Recovery from Prized Subscribers	2,520,676	2,479,738
For Interest wiver write off on Gold Loan	46,284	16,044
For Revenue Recovery Debtors	325	11,068
Total	2,567,285	2,506,850

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

- In compliance with the Accounting Standard-22 on Accounting for Taxes on Income, the Company has calculated Net
- a) Deferred Tax Assets of ₹151,85,03,901/- as on 31-03-2018 against the Net Deferred Tax Assets of ₹1,62,64,17,398/- as on 31-03-2017 as detailed below:

(Amount in ₹)		
Particulars	As at 31.03.2018	As at 31.03.2017



Items under section 40(a)(ia)	6,074,820	5,752,184
Depreciation on Fixed Assets	40,631,704	38,329,468
Items Disallowable u/s. 40A(7)	0	348,657,102
Provision for Bad & Doubtful Debts	1,471,797,378	1,233,678,644
Net Deferred Tax Asset	1,518,503,901	1,626,417,398

- 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

a) Advances recoverable in cash or kind or for value to be received:

(Amount in ₹)

Particulars	As at 31.03.2018	As at 31.03.2017
i) Considered good - Fully Secured		
1. Hire Purchase Advances	82,859	98,090
2. Amount Recoverable from Prized Subscribers	149,920,934,490	137,712,845,142
3. Revenue Recovery Debtors	6,121,725,783	4,800,266,830
4. Chitty/New Chitty Loans	14,327,028,295	13,507,634,051
5. Gold Loan	7,087,881,380	7,821,037,431
6. FD/New FD Loan	647,334,319	556,833,394
7. House Loan to Employees	504,981,997	420,993,792
8. Vehicle Loan to Employees	11,759,013	42,521,843
9. Trade Loan	29,151	11,375
10. Housing /New Housing Finance Scheme	8,822,469,814	6,296,770,852
11. Reliable Customer Loan	16,740,007,890	15,462,094,694
12. Consumer Vehicle Loan	401,496,760	371,894,475
13. Tax Planning Loan Scheme	112,957	310,045
14. Sugama Akshaya OD	126,892,242	78,768,246
15. Mangalya Loan	4,402,136	3,587,637
16. Vidyadhanam Loan	8,304,904	11,181,783
17. KSFE Haritham Loan	8,854	15,650
18. Interest Due and Outstanding	240,895,477	223,410,135
19. Computer Loan to Employees	707,558	81,899
ii) Considered good – Unsecured		
1. Security Deposit	6,640,341	7,134,262
2. Loans & Advances to Staff	118,945,184	126,204,887
3. Loans & Advances to Related Parties	(6,937)	(6,937)
4. Advance Payment to Creditors	390,428	167,8510
5. Balance with Government Agencies	124	124



6. Other Tax Receivables	12,454,468	9424666
7. Prepaid Expenses	2,727,799	4263041
8. Advance Income Tax/TDS	1,167,381,816	1,104,405,889
9. Wealth Tax	8,629	8,551
10. Interest Receivables	1,230	1203
11. Others	1,665,720	876444
iii) Considered Bad/ Doubtful	7,201,852,786	5778952786

- b) Various schemes [Note 11(b)] under 'Other Loans & Advances' is inclusive of the interest accrued but not due under the respective schemes

NOTE 25: INTER BRANCH ACCOUNTS

- a) Inter Branch Accounts is shown under Other Current Assets in Note 12 .

(Amount in ₹)

Particulars	As at 31.03.2018	As at 31.03.2017
Inter Branch Current Account Asset / (Liability)	1,711,001,359	2,209,766,550
Total	1,711,001,359	2,209,766,550

- b) The net difference of current accounts represents difference between the Head Office and Branches and between Regional Offices and Branches. Efforts are being continued to reconcile the same.

- c) Lucky VAT Account: The scheme had 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 Rs.3,70,140/- as on 31-03-2018.

NOTE 26: TREASURY DEPOSIT

Out of the total Fixed Deposits of Rs. 42,27,76,64,180/- (P.Y. Rs. 3631,65,54,180), deposit receipts amounting to Rs. 1,60,72,81,000/- is pledged with the Registrar of Chitties in accordance with the provisions of The Kerala Chitties Act, 1975 and Rs. 20,67,35,40,000/- in accordance with the provisions of Chit Fund Act 1982. Out of amounts pledged with the Registrar of Chitties, an amount of Rs. 2,94,69,15,000/- 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, in accordance with the provisions of the Chit Fund Act-1982 (CFA), had decided to treat forfeited Veethapalisa of Chitties under CFA 1982 as Income of Company at time of termination of chitty after adjusting defaulted amount. Accordingly, during the year, the Company has accounted an amount of Rs. 15,31,25,426/- as income under this head as against Rs. 10,54,36,887/- in the previous year.

NOTE 28: REVISED BHADRATHA SOCIAL SOCIETY SCHEME

The Company had been acting as agent of Government of Kerala in respect of Revised Bhadratha Social Security Scheme on commission basis. The scheme has been since discontinued, the account shows a net balance of Rs.2,73,31,094/- due to pending reconciliation.



(Amount in ₹)

Particulars	As at 31.03.2018	As at 31.03.2017
Deposits Received & Outstanding	12,120,940	12,325,730
Interest Accrued on Deposit	37,638,220	36,943,120
Interest Credited by Treasury on the Amount Deposited	301,590,771	305,483,564
Sub Total (A)	351,349,931	354,752,414
Less: Amount Receivable from Govt. on account of		
(a) Commission Paid	1,058,469	1,058,469
(b) Interest Accrued on Deposit Receivable from Govt	47,896,736	37,764,421
(c) Balance with Treasury	275,063,632	299,581,224
Sub Total (B)	324,018,837	338,404,114
Net (A - B)	27,331,094	16,348,300

NOTE 29: OTHER MATTERS

Interest accrued on fixed deposit from public shown under head 'Short Term Borrowing' in Note 5 (b) (i) (iii) includes

- interest accrued but not due. As the number of depositors are large and due date of payment also varies, practical difficulty arises in separately ascertaining interest accrued and due & interest accrued but not due.
- Matured Fixed Deposits not withdrawn include unclaimed matured deposits < 7 years and there are no deposits > 7 years required to be transferred to Investor Education and Protection Fund during FY 2017-18.

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.

- As required under AS-5, both Prior Period Income and Expenditure have been disclosed separately in Note No.19.

Finance Charges Payable Chitty/Kuri shown in Note 6 (a) (1) amounting to Rs. 131,92,63,56,948/- (P.Y.

- Rs. 1,20,68,33,06,922/-) includes Prize Money Payable amounting to 11,66,05,46,892/- (P.Y. Rs. 10,42,60,74,047/-). This includes amount payable in respect of tickets substituted by the Company. The said amount is net of the prize money paid in advance.

Government of Kerala had 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. Assignment has not been obtained so far. The cost of land has not been paid to the Government, as it has not been fixed so far.
- At all branches, balances of debtors and creditors are confirmed on random basis.
- Amount due from Officers:

(Amount in ₹)

Particulars	As at 31.03.2018	As at 31.03.2017
i) Advances include dues from Officers of the Company	265,629,625	251,112,669
ii) Maximum amount due from Officers of the Company	321,943,420	306,766,934



The Company is accepting deposits from public, repayment of which is guaranteed by Government of Kerala. The Government had guaranteed deposit to the extent of Rs.3000,00,00,000/- vide GO (MS) No.182/2012/TD dated 24th September 2012 for a period of 10 years from 17th August 2012. Guarantee coverage limit of Rs. 7000,00,00,000/- as sanctioned vide GO(MS) No. 24/2017/Taxes dated 18.04.2018 had been further enhanced to Rs.9000,00,00,000/- vide Government Order No: G.O. (MS) No.49/2018/Taxes dated 29.06.2018.

- i) Government, vide Government Order No. G.O. (MS) No.54/2016/Taxes dated 16.04.2016 had directed to pay 100% dividend on the equity shares from 2015-16 onwards and exempted Company from paying Service charges from 2015-16 onwards. The Company had declared dividend @ 35% for FY 2016-17 had taken up the matter with Government for reduction in rate of dividend.

- j) 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.

- k) During the year, as per provisions of Chit Fund Act- 1982, Company had transferred 10% of Book profit to Chitty Reserve Account.

- l) The Company was acting as an agent of Government of Kerala for its Old Bhadratha & Revised Bhadratha scheme (both of which had been since discontinued). Funds mobilized by the Company under this scheme were parked with District Treasury, Thrissur TPA424 (Old Bhadratha) & TPA875 (Revised Bhadratha Scheme) respectively. The District Treasury Thrissur, on the basis of G.O (P) No. 51/2018/Fin dated 28.03.2018 had resumed a sum of Rs. 2,04,18,998/- & Rs. 11,42,63,277/- from the said TPAs vide letter no. SB/3043/18 & letter no. SB/3043(2)/18 respectively. Balance under the said TPAs appear under Note 6 (Other Current Liabilities) & Note 12 (Other current assets) in our financial statements. We are yet to get back the funds so resumed. No accounting entry has been passed in this regard during FY 2017-18.

- m) In compliance with letter no SS-1/311/2017-FIN dated 05.04.2018 of Finance (Secret Section) Department, Government of Kerala and subsequent directives in this regard, an amount of Rs 350,00,00,000 was deposited with M/s KTDFC on 28.03.2018 as short term deposit till 03.04.2018 @ 8% interest p.a and is shown under Note No.10 (Cash and Bank balance). The proceeds along with interest was received on the due date.

NOTE 30: SEGMENT REPORTING (Accounting Standard-17)

Segment information

The Company has identified business segments viz; Chitty and Lending as its primary segments. Revenues and expenses directly attributable to segments are reported under each reportable segment. Expenses which are not directly identifiable to each reportable segment have been allocated on the basis of associated revenues of the segment and manpower efforts. All other expenses which are not attributable or allocable to segments have been disclosed as unallocable expenses. The assets of the Company are used interchangeably between segments, and the Management believes that it is currently not practical to provide segment disclosures relating to total assets and liabilities since a meaningful segregation is not possible. The Company operates in only in one geographical location viz; the State of Kerala and hence, geographic segments reporting is not applicable.

Particulars		For the year ended 31 March, 2018			
		Business segments		Eliminations	Total
		Chitty	Lending		
		₹	₹	₹	₹
Revenue		13834653752	5781854321	0	19616508073
Inter-segment revenue		0	0	0	0
Total		13834653752	5781854321	0	19616508073



Segment result		11205671210	5780628142	0	16986299351
Unallocable expenses (net)					16455772546
Operating income					530526806
Other income (net)					2006094488.73
Profit before taxes					2536621294
Tax expense					1116806439
Net profit for the year					1419814856
Total Revenue					21,622,602,561

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

a) List of Related Parties

- (i) Adv. Peelipose Thomas, Chairman
- (ii) Sri. A.Purushothman, Managing Director

b) Transactions with Related Parties

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

(Amount in ₹)

PARTICULARS	As at 31.03.2018	As at 31.03.2017
i) Amount due from Directors/Related Parties	Nil	Nil
ii) Salaries, Allowances and Bonus include		
(a) Honorarium to Chairman		
(i) Sri. P. T. Joseph	0	35,333
(ii) Adv. Peelipose Thomas	240,000	94,000
(b) Honorarium to Vice Chairman	0	18,000
(c) Remuneration to the Managing Director		
(i) Sri. Joshy Paul Veliyath	0	828,154
(ii) Sri. A. Purushothaman	1,807,372	184,650
(iii) Other payments to the MD/Other Directors:		
(a) Other payments to MD/Other Directors	717,832	179,999
(b) Others (Sitting Fee)	324,400	131,000
iv) Travel Expenses includes expenses incurred by:		
(a) Managing Director	67,277	27,800
(b) Chairman & Other Directors	638,008	210,016

- 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 Rs.5,61,00,000/- 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**

- a) Income Tax Assessments were completed up to AY: 2015-16.
- b) Status of pending cases under Income Tax, Interest Tax and Service Tax as on 31.03.2018 is tabulated below:

INCOME TAX

PARTICULARS	AY	STATUS
AO was directed to reconsider interest u/s 244A by Hon'ble High Court of Kerala	1994-95	Pending
ACIT, Thrissur issued demand order u/s 156 during 2015-16 against which the Company filed rectification application. The ACIT issued fresh orders u/s 154 raising demand of Rs.5389315.	1995-96	Pending
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 171249316 as detailed below:- AY 2004-05 (Rs 12722859), AY 2005-06 (Rs 25664191) AY 2006-07 (Rs 60700594) AY 2007-08 (Rs 5677701) AY 2008-09 (Rs 14450068) AY 2009-10 (Rs 14685393) AY 2011-12 (Rs 18486890) and AY 2012-13 (Rs 18861620). Appeal has been filed after remitting the demand amount in full.	2004-05 to 2009-10 and 2011-12 to 2012-13	Pending
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 26657040), AY 2013-14 (Rs 25705020) and AY 2015-16 (Rs 6540580). Appeal filed before CIT (Appeals) for these years. Appeal was also filed for AY 2014-15 against disallowance of undistributed veethapalisa amounting to Rs 60720655.	2010-11, 2013-14 to 2015-16	Pending
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 3150450 till 09.08.2018. The same is being looked into and getting rectified on an ongoing basis.	2008-09 to 2016-17	In progress

INTEREST TAX

PARTICULARS	AY	STATUS
Appeal filed before CIT (Appeals) against Order of AO	1997-98 to 2000-01	Hearing Completed. Awaiting Orders.
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 104348010 under Hire Purchase scheme.		Pending for final hearing

SERVICE TAX

PARTICULARS	AY	STATUS
Commissioner of Central Excise, Customs & Service Tax-Calicut demanded Rs 7,61,85,098/- along with a penalty of Rs.3,80,92,550/- towards Service charges paid to Government during FY 2012-13 and 2013-14. Appeal filed before CESTAT	2013-14 & 2014-15	Pending
Addl. Commissioner, Calicut raised a demand of Rs 6,00,207/- being Service tax on commission received on sale of lottery tickets. Personal hearing held and Order awaited.	2011-12 to 2013-14	Pending
Asst Commissioner, Thrissur issued an Order for Rs 65,516/- (including penalty) relating to Service tax on salary paid to Kelso staff. Appeal filed with Commissioner (Appeals).	2013-14	Pending



Commissioner of Central Excise, Customs & Service Tax- Calicut issued demand for Rs 45566869 regarding irregular availment of CENVAT credit on guarantee commission paid to Government and other short payments. Appeal is being filed in this regard.	2015-16 & 2016-17	Hearing in March 2018
Asst. Commissioner, Thrissur 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.	2012-13 to 2014-15	Pending
Appeal filed against the Order of Asst. Commissioner, Thrissur rejecting our refund application (based on CBEC notification No.19/2015-ST dtd 14.10.2015) for Rs.363805 being service tax remitted with interest on WUMT & Express money transactions for the period July 2012 to Sept 2014.	2013-14 & 2014-15	Pending
Appeals filed against Orders received at our various branches which are pending before Commissioner (Appeals) Ernakulam. Major portion of the demand was on chitt related income. Based on the judgment of Hon'ble High Court of Kerala of 2018 regarding non-applicability of Service Tax on Chit related transactions between 2012 to 2015, modalities are being worked out.	2008-09 to 2016-17	Pending

(Amount in ₹)

PARTICULARS	As at 31 st March,2018	As at 31 st March,2017
a) The Company has obtained stay from Hon'ble High Court of Kerala against Lok Ayukta decision to refund (TDS) on rent from the building owner of Vithura Branch.	173490	173490
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. 2,65,25,000/-. During the year 2011-12, they had submitted a revised Bill of Rs. 2,96,25,000/-. Till 31-03-2017, amount to the tune of Rs. 2,80,85,000/- has been paid to them.	1587616	1587616
c) The Company was exempted from provisions of ESI Act up to 31-03-2008. The Company had taken up with Government the issue of extending ESI exemption for 2008-09, 2009-10, 2010-11 & 2011-12. However, Government informed on 12-10-2011 that Company's request for exemption could not be considered since medical benefits given by it are neither similar nor superior to those provided under 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.21,09,806/-. The Company approached Employee Insurance Court and obtained a stay with regard to the aforesaid orders. The liability of Rs.21,09,806/- is up to 31-10-2011. ESI Corporation had raised a demand on 01.08.2017 amounting to Rs. 32,26,724/- being regular contribution from 01.08.2012 till 30.06.2017. Subsequently, during the personal hearing before the Assistant Director, ESI, the Company re-iterated it's stand and status quo has been maintained on the matter in view of Court Stay already obtained by the Company.	5336530	2109806
d) Rent Escalation Claim	6907099	5671260
TOTAL	14,004,735	9,542,172

**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 Business Accounting" (CASBA) for a contract value of Rs. 2,16,09,908/- (excluding AMC) on 03-08-2009, out of which an amount of Rs.1,84,38,613 had been paid to them up to 31.03.2018.
- b) 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 Rs. 61,16,000/- out of which an amount of Rs.40,56,762/- had been provided in the accounts / paid to them up to 31-03-2018.
- c) The Company had entered into a contract with M/s. BSNL for VSAT services on 08.05.2015 for a contract value of Rs.1,32.74,572/- out of which an amount of Rs.65,97,659/- had been paid to them till 31.03.2018.
- d) 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 Rs. 651,45,600/- out of which an amount of Rs. 5,47,21,025/- had been provided in the accounts /paid to them till 31.03.2018.
- e) 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 an annual contract value of Rs. 50,84,699/- and full amount had been paid to them till 31.03.2018. The contract is valid for a period of 3 years.
- f) 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 Rs. 24,00,000/- out of which an amount of Rs.10,00,000/- had been paid to them till 31.03.2018.
- g) The Company had entered into a contract on 12.07.2017 with M/s Accel Frontline Ltd with regard to maintenance of computer systems & accessories for an annual contract value of Rs. 1,73,99,171/- The contract is excuted for a period of 3 years and an amount of Rs. 61,65,565/- had been paid them till 31.03.2018.

NOTE 35: EARNINGS PER SHARE

(Amount in ₹)		
PARTICULARS	Year ended 31st March,2018	Year ended 31st March,2017
Earnings Per Share (Basic & Diluted)	144	85
Net Profit as per Profit & Loss Account considered as Numerator for Computing EPS	1444124945	852746012
The Weighted Average Number of Equity Shares used as Denominator	10000000	10000000
Nominal Value of Shares	100	100

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: 14.09.2018

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/-
Emil Alex
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, THRISSUR FOR THE YEAR ENDED 31 MARCH 2018

The preparation of financial statements of **Kerala State Financial Enterprises Limited**, Thrissur for the year ended **31 March 2018** 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 **14th September 2018**.

I, on behalf of the Comptroller and Auditor General of India, have conducted a supplementary audit of the financial statements of **Kerala State Financial Enterprises Limited, Thrissur** for the year ended **31 March 2018** under Section 143(6) (a) of the Act. 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.

Based on my supplementary audit, I would like to highlight the following significant matters under section 143(6) (b) of the Act which have come to my attention and which in my view are necessary for enabling a better understanding of the financial statements and the related audit report:

A. COMMENTS ON FINANCIAL POSITION

Balance Sheet

Current Liabilities

Other Current Liabilities ₹13379.84 crore

This includes an amount of ₹6.01 crore accounted as Corporate Social Responsibility (CSR) Payable, According to Clause 8 of the Guidance Note on Accounting for Expenditure on Corporate Social Responsibility Activities issued by ICAI, "no provision for the amount which is not spent, i.e., any shortfall in the amount that was expected to be spent as per the provisions of the Act on CSR activities and the amount actually spent at the end of the reporting period may be made in the financial statements". This has resulted in overstatement of Other Current Liabilities by ₹6.01 crore and understatement of current year profit by ₹4 crore and understatement of Reserves and Surplus by ₹6.01 crore.

B. COMMENTS ON PROFITABILITY

Statement of Profit and Loss for the year ended 31st March 2018

Expenses

Other Expenses ₹335.34 Crore

This does not include ₹0.67 crore towards termination fee demanded by BSNL as per clause H of the tripartite agreement for VSAT connection between the Company, BSNL and Dimension Data India Private Limited. This has resulted in



understatement of other expenses, overstatement of profit for the year and overstatement of Reerves & Surplus by ₹0.67 crore.

C. COMMENTS ON CASH FLOW

Statement of Cash Flow for the year ended 31st March 2018

Cash and Cash Equivalents - ₹5883.48 crore

This includes ₹2067.35 crore being chitty security deposit in the name of Assistant Registrar deposited with treasury which can be withdrawn only after the completion of chitty period. Since the details of the deposits with maturity greater than three months is not available, the extent to which cash and cash equivalents is overstated is not ascertainable.

D. OTHER COMMENTS

Balance Sheet

Current Assets

Short term Loans and Advances

Advances Recoverable in Cash or in Kind or for value to be received ₹364.28 crore

This includes ₹4.36 crore being gold loan loss recoverable by 136 branches of the Company due to shortage in recovery of gold loan amount and interest thereon through sale of gold. The age-wise pendency and chance of recoverability of the amount is not ascertainable.

NOTE 29 (i) : Other Matters

As against the total deposits of ₹7208.50 crore as on 31.03.2017, the Government Guarantee available was only for ₹6000 crore. Thus deposits worth ₹1208.50 crore was not covered by Government Guarantee. The company paid ₹9.06 crore for the year 2017-18 towards Guarantee Commission in excess of the amount guaranteed by Government.

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

Sd/-

K P ANAND

ACCOUNTANT GENERAL (E & RSA), KERALA

Thiruvananthapuram

Dated: 12-02-2019

Reply to comments of AG Audit of Accounts for FY2017-18

(1). Other Current liabilities Rs. 13379.84 crore

As per section second provision of Sub-Section (5) section 135 of the Companies Act, 2013 the Board of Directors are free to decide on carrying forward any unspent amount to the subsequent year. The Ministry of Corporate Affairs, has clarified the same by publishing FAQs on CSR vide General Circular No.1/2016 dated 12.01.2016. However, the reasons for not spending the amount need to be reported in the Board's Report.

The Company during this year has earmarked CSR funds and has meticulously allocated such funds to various social projects. Since the funds are released at various stages of completion of the projects, provisions were created for allocating to different projects and the same used to be carried forward according to various stages of completion. The matter gets reported in the Board Report of the Company as per the provisions of the Companies Act, 2013.

(2). Other Expenses Rs. 335.34 crores

Company had entered into a tripartite agreement with BSNL and Dimension Data for VSAT services and Managed Network Services. Owing to deficiency in services, the said contract for VSAT services was discontinued before completion of the contract. As the contract is contingent in nature, no provision had been created in the accounts and the same has been appropriately disclosed in the note 34(c) under "contingent contract". The said contract comes under the ambit of "contingency" as defined under AS 4 and thus the need for making provision for the same in the accounts does not arise. Appropriate disclosure in the notes is sufficient to comply with the requirement of provisions of Companies Act.

**(3). Cash and Cash Equivalents – Rs. 58834.67 Lakh**

According to AS-3 Cash Flow Statements, Cash is defined to include cash on hand and demand deposits with banks. Cash Equivalents are defined as short term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value. The Standard further explains that an investment normally qualifies as a cash equivalent only when it has a short maturity of three months or less from the date of acquisition. However, the bank deposits of the Company are in nature of demand deposits, and readily available for use by the company i.e. they could be withdrawn at any point of time without losing interest. Hence, the deposits meet the aforesaid definition of cash equivalents and accordingly shown as cash equivalents in the financial statements. The fact has been disclosed under Note No. 10 'Cash and Cash Equivalents'.

(4).Advance Recoverable in cash or in Kind or for value to be received Rs. 364.28 crore

We are proposing to write off gold loan loss recoverable amounting to `4.36 crores in FY 2018-19 with due approval from the Board. Subsequent recovery, in any, in future would be treated as income of that particular year.

(5). Other Matters

The deposits of the Company is fully guaranteed by the Government and whenever the deposits reach the sanctioned guarantee limit, Company requests Government for enhancing guarantee coverage limits. Government enhances the limit from time to time, based on the request made by the Company. Till date, the Company has not made any default in repayment of its deposits and it is remitting the guarantee fee/commission to Government (based on actual outstanding position) within the due date regularly. No shortfall in payment of guarantee fee has been pointed out by the Government. At present, the guarantee limit sanctioned is Rs 9000/-crores vide G.O.(Ms)No 49/2018/TAXES dated 29.06.2018 and outstanding deposit under guarantee cover as per provisional accounts amount to Rs 8,664/- crores as at 30.09.2018.

Extension of guarantee coverage limit by the Government has been a continuous process and in all GOs issued in this regard, reference of previous GO is mentioned. As the guarantee coverage is extended on a continuous basis without any break, it is imperative that guarantee commission also has to be paid on the full deposits outstanding as at the end of the year.

Place:Thrissur
Dated: 25.04.2019

Sd/-
Adv. PEELIPOSE THOMAS
CHAIRMAN
[DIN: 07682129]



GOVERNMENT OF KERALA

Computer No.800985

No. PU C2 / 154 / 2018.Fin.

Finance (PUC) Department

**COMMENTS OF SECRETARY (FINANCE EXPENDITURE) ON THE AUDITED ANNUAL ACCOUNTS
OF "KERALA STATE FINANCIAL ENTERPRISES LIMITED" FOR THE YEAR 2017-2018**

1. The profit of the company has increased by 69% compared to the previous year.
2. All the branches of the company should comply with the provisions of Prevention of Money Laundering Act, 2002 and 'Know your Customer' (KYC) Guideliness formulated by RBI
3. Migration audit should be duly completed in all branches for the implementation of core based accounting system.
4. Maintain unique identification number on fixed assets and the fixed asset register
5. 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
6. Registration of chits should be made properly as per rule.
7. The company should take measures to avert material weaknesses such as non-adjustments of terminated chitties, non-reconciliation of various suspense accounts, inter branch accounts and inadequate accounting of fixed assets for inter branch transfer.

Thiruvananthapuram
Dated: 20.10.2018

Sd/-
Dr. SHARMILA, MARY JOSEPH IAS
Secretary (Finance-Expenditure)

Reply to comments of Secretary (Finance Expenditure) on the Audited Accounts for FY 2017-18:

- (1). Noted.
- (2). Noted for compliance
- (3). Subsequent to migration to new software CASBA, correctness of data migrated had been verified internally. Subsequent statutory audits have been carried out on the statements extracted from the migrated data.
- (4). Noted for compliance
- (5). Noted for compliance
- (6). Necessary instructions have been issued to branches in this regard.
- (7). Necessary steps have already been initiated and substantial progress has been attained during current fiscal

Sd/-
Adv. PEELIPOSE THOMAS
CHAIRMAN
[DIN: 07682129]

Place: Thrissur
Dated: 25.04.2019



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- 43) NEYYATTINKARA I (16)**
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- 49) PANGODE (441)**
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- 65) STATUE (TVM EVENING I) (163)**
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- 75) VAZHUTHACAUD (94)**
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- 79) VENJARAMOOD (84)**
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Phone : (0472) 2872120
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- 80) VIKAS BHAVAN (247)**
T.C. 11/46, PMG JUNCTION
VIKAS BHAVAN POST,
THIRUVANANTHAPURAM - 695 033
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- 81) VITHURA (125)**
FIRST FLOOR, S.K. TOWER
KALUNGU JUNCTION, VITHURA P.O.,
THIRUVANANTHAPURAM - 695 551
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- 82) VIZHINJAM (44)**
1ST FLOOR, K.M.S. COMPLEX,
OPP. TRIVANDRUM CORPN.
SHOPPING COMPLEX,
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KOLLAM

- 1) ANANDAVALLEESWARAM (25)**
TRAVANCORE DEVAS-
WOM BOARD
BUILDING, ANANDAVALLEESWARAM,
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E mail : 25@ksfe.com
- 2) ANCHAL-I (79)**
JAI JAWAN COMPLEX,



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PUNALUR ROAD, ANCHAL.
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3) ANCHAL-II (188)
SABARI TOWERS, 1ST FLOOR,
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4) ANCHALUMOODU (140)
KAYALVARATHU BUILDING,
ANCHALUMOODU, PERINAD P.O.,
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5) AYATHIL (562)
1ST FLOOR, T.S BUILDING,
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PUMP), AYATHIL P.O.,
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6) AYUR (355)
KEEZHOOT BUILDING
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M.C ROAD, AYUR.P.O.
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Mobile : 9496013355
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7) BHARANICAVU (394)
1ST FLOOR, V A I M BUILDING,
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8) CHADAYAMANGALAM (162)
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CHADAYAMANGALAM P.O.
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9) CHAKKUVALLY (264)
MANGALATHU GILIAD BUILDING
SOORANAD P.O.,
SOORANAD NORTH
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10) CHATHANOR (159)
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11) CHAVARA (218)
KALEELIL MADEENA ARCADE
KOTTANKULANGARA
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12) CHAVARA THEKKUMBHAGAM (566)
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BUILDING, MADATHIL MUKKU,
CHAVARA SOUTH.P.O.,
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13) CHENGAMANAD (486)
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CHERUPUSHPAM COMPLEX,
KIZHAKKETHERUVU,
CHENGAMANAD.P.O.
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**14) CHINNAKKADA
(LU,KOLLAM) (100)**
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15) CIVIL STATION KARUNAGAPPALLY (295)
TRAVANCORE DEVASWOM BUILDING
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16) EAST KALLADA (288)
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17) EDAPPALLICOTTAH (455)
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18) EZHUKONE (214)
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19) KADAKKAL (97)
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20) KADAPPAKADA (67)
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21) KALLUVATHUKKAL (563)
1ST FLOOR, A.R.TOWER,
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23) KARAVALLUR (456)
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24) KARUNAGAPPALLY MAIN (48)
NEW EXCELLENCY ANNEXE,
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25) KARUNAGAPPALLY EVENING (564)
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KURICHYIL BUILDINGS,
PADA SOUTH, KARUNAGAPPALLY ,
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26) KERALAPURAM (254)
1ST FLOOR, DEVAN'S PLAZA
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27) KILIKOLLUR (155)
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28) KOLLAM (5)
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29) KOLLAM (EVENING) (231)
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30) KOLLAM BEACH ROAD (181)
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31) KOTTARAKARA (32)
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32) KOTTARAKKARA II (319)
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33) KOTTIYAM (119)
1ST FLOOR,
MAMS COMMERCIAL COMPLEX
OPPOSITE E S I HOSPITAL,
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Mobile : 9447797119
E mail : 119@ksfe.com

34) KULATHUPUZZHA (166)
KANNAMANNIL BUILDING,
NEAR GOVT. U.P.S,
KULATHUPUZZHA.P.O.,
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35) KUNDARA (47)
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NEAR HOSPITAL JUNCTION,
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Mobile : 9447797047
E mail : 47@ksfe.com

36) KUNDARA II (405)
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MUKKADA, KUNDARA.P.O.
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37) KUNNIKODE (235)
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KOTTARAKARA-VIA,
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38) MAYYANAD (348)
NAZ PLAZA BUILDING
NEAR RAILWAY STATION,
MAYYANADU P.O.
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Mobile : 9496013348
E mail : 348@ksfe.com

39) MYNAGAPPALLY (445)
VANDANA ARCADE
MYNAGAPPALLY P.O
KOLLAM - 690519
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Mobile : 9400028445
Email : 445@ksfe.com

40) NEDUMANKAVU (548)
1ST FLOOR,
KALEELAZHIKATHU BUILDING
NEDUMANKAVU JUNCTION,
NEDUMANKAVU.P.O.,
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E-mail : 548@ksfe.com

**41) NEENDAKARA
(S.KULANGARA) (110)**
ALBICO BUILDING,
2ND FLOOR, SAKTHIKULANGARA,
KOLLAM PIN - 691 581
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Mobile : 9447797110
E mail : 110@ksfe.com



42) NILAMEL (393)
1ST FLOOR,
MB TOWER, MARKET ROAD,
NILAMEL P.O. KOLLAM - 691 535
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E mail : 393@ksfe.com

43) OACHIRA (221)
NEAR POST OFFICE,
OACHIRA, P.O. OACHIRA,
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Mobile : 9447797221
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44) ODANAVATTAM (262)
Y.GEORGE MEMORIAL BUILDING,
ODANAVATTOM P.O.
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E mail : 262@ksfe.com

45) OYOOR (282)
KAITHAPUZHA BUILDING,
PADINJARE JN, OYOOR.P.O.
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Mobile : 9446006282
E mail : 282@ksfe.com

46) PALLIMUKKU(KOLLAM) (170)
P.A. AZEEZ, ESPLANADE,
POST OFFICE JN.,
VADAKKEVILA P.O.,
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E mail : 170@ksfe.com

47) PARAVUR (64)
1ST FLOOR, RASASI COMPLEX
RAILWAY STATION ROAD
PARAVUR P.O.,
KOLLAM - 691 301
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Mobile : 9447797064
E mail : 64@ksfe.com

48) PARIPPALLY (212)
1ST FLOOR, D&D TOWER,
PARIPPALLY.P.O., KOLLAM - 691 574
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Mobile : 9447797212
E mail : 212@ksfe.com

49) PATHANAPURAM (111)
ASWATHI BUILDING,
COLLEGE ROAD,
PATHANAPURAM P.O.,
KOLLAM - 689 695
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Mobile : 9447797111
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50) PATTAZHI (396)
1ST FLOOR, DWARAKA BUILDINGS,
KANNIMEL, PATTAZHI.P.O.
KOLLAM - 691 522
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Mobile : 9496007396
E mail : 396@ksfe.com

51) PERUMPUZHA (538)
1ST FLOOR,
SREEKRISHNA BUILDINGS,
OPPOSITE SOUTH INDIAN BANK,
PERUMPUZHA.P.O., KUNDARA
KOLLAM -
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52) POOYAPPALLY (471)
1ST FLOOR, GT BUILDING,
POOYAPPALLY JN, POOYAPPALLY P.O.
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53) PRAKULAM (485)
GROUND FLOOR,
CHIRAYIL BUILDING
KANJIRAMKUZHI, INCHAVILA P.O.
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54) PUNALUR (14)
1ST FLOOR, ANASWARA BUILDING,
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Mobile : 9447797014
E mail : 14@ksfe.com

55) PUNALUR II (438)
1ST FLOOR,
SARA SHOPPING COMPLEX,
T.B.JUNCTION, VALACODE,
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56) PUTHUR (149)
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OPP.POST OFFICE, PUTHUR.P.O.,
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57) RAMANKULANGARA (465)
1ST FLOOR, SIVAGIRI TOWERS
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58) SASTHAMKOTTA (113)
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59) THAZHAVA (549)
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E-mail : 549@ksfe.com

60) THEVALAKKARA (320)
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E mail : 320@ksfe.com

61) VADAYATTUKOTTA (55)
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TEMPLE, (UNICHAKKOM VEEDU)
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62) VALAKOM (353)
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E mail : 353@ksfe.com

63) VAVVAKKAVU (382)
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CHANGANKULANGARA
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PATHANAMTHITTA

1) AARANMULA (224)
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2) ADOOR (57)
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PB NO.5, ADOOR.P.O.
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3) ADOOR II (437)
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CHITTUNDAYIL TOWERS
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4) CHITTAR (363)
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5) EANATH (237)
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6) KADAMBANAD (236)
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7) KALANJOOR (404)
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SIVA SAKTHI AUDITORIUM
(SS AUDITORIUM)
NEAR KALANJOOR TEMPLE,
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8) KODUMON (278)
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9) KONNI (161)
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10) KOZHENCHERY (131)
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KOIKKAPARAMBIL COMPLEX
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11) KULANADA (439)
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12) MALLAPPALLY (243)
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SHOPPING ARCHADE,
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13) MANNAMARUTHY (568)
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14) OMALLUR (565)
1ST FLOOR,
MANI MANDIRAM BUILDING,
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15) PANDALAM (74)
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16) PARAKODE (472)
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17) PATHANAMTHITTA (33)
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OPP. MUNICIPAL OFFICE,
MARKET ROAD, P.B.NO.56



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18) PATHANAMTHITTA II (321)
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19) PAZHAKKULAM (347)
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20) PURAMATTOM (137)
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21) RANNI (98)
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22) RANNI II (567)
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23) RANNI-PERUNADU (458)
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24) THADIYOOR (483)
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25) THIRUVALLA (28)
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26) THIRUVALLA II (569)
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27) VADASSERIKARA (457)
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VADASSERIKARA.P.O.
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28) VECHOOCHIRA (459)
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ALAPPUZHA

1) ALAPPUZHA-I (7)
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2) ALAPPUZHA-II (68)
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3) ALAPPUZHA-III (120)
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4) ALAPPUZHA-IV (408)
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5) ALAPPUZHA (EVENING) (230)
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6) AMBALAPUZHA (77)
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7) AREEPARAMBA (587)
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8) AROOR (330)
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9) ARTHUNKAL (542)
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OPP.ST.GEORGE CHURCH,
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10) CHARUMMOODU (245)
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11) CHENGANNUR (81)
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12) CHERTHALA EVENING (377)
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13) CHERTHALA-I (40)
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14) CHERTHALA-II (206)
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15) CHETTikulANGARA (551)
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16) EDATHUA (204)
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17) ERAMALLUR (533)
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18) HARIPAD (60)
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19) HARIPAD II (498)
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20) KALAVOOR (301)
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21) KALARCODE (495)
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22) KALLISSERY (599)
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23) KAMBISSERY (263)
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24) KARUVATTA (509)
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25) KATTANAM (146)
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27) KAYAMKULAM II (386)
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28) KUTHIATHODE (158)
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29) LOAN UNIT,ALAPPUZHA (126)
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30) MANNANCHERY (420)
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33) MAVELIKKARA II(422)
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34) MUHAMMA (249)
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35) MUTHUKULAM (505)
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36) MUTTOM (524)
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37) NOORANAD (461)
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38) PALLIPPAD (535)
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39) PATTANAKKAD (570)
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40) POOCHAKKAL (250)
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42) PUTHANANGADI (550)
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44) THEKKEKKARA (232)
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45) THRIKUNNAPUZHA (308)
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46) THURAVOOR (391)
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KOTTAYAM

1) ATHIRAMPUZHA (329)
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3) BHARANANGANAM (328)
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4) CHANGANACHERRY (22)
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5) CHANGANASSERY II (315)
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6) CHINGAVANAM (497)
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7) ELIKKULAM (500)
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8) ERATTUPETTAH (104)
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9) ERUMELI (293)
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10) ETTUMANOOR (108)
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11) ETTUMANOOR II (597)
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12) KADUTHURUTHY (118)
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13) KALLARA (479)
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14) KANAKARY (521)
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15) KANJIRAPPALLY (62)
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16) KARUKACHAL (129)
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17) KIDANGUR (436)
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21) KOTTAYAM II (116)
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25) KURAVILANGAD (65)
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26) KURUPPANTHARA (376)
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27) LOAN UNIT, KOTTAYAM (151)
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28) MANARCAD (297)
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33) PAIKA (395)
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34) PALA (23)
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35) PALA II (462)
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36) PALLICKATHODE (117)
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37) PAMPADY (238)
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39) PERUVA (413)
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40) PONKUNNAM (174)
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42) PUTHUPALLY (66)
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THALAYOLAPARAMBU P.O.,
KOTTAYAM - 686 605
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Mobile : 9447797189
E mail : 189@ksfe.com

45) THENGANA (283)
NALPATHAMKALAM BUILDING
THENGANA, PERUMPANACHY.P.O.
CHANGANASSERY,
KOTTAYAM - 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
Email : 466@ksfe.com

47) UZHAVOOR (304)
PUTHIYAKKUNNEL
SHOPPING COMPLEX
UZHAVOOR, KOTTAYAM - 686 634
Phone : 0482-2249303
Mobile : 9496005304
E mail : 304@ksfe.com

48) VAIKOM (41)
MUNICIPAL SHOPPING
COMPLEX BLDG., KACHERIKAVALA,
VAIKOM, KOTTAYAM - 686141
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Mobile : 9447797041
E mail : 41@ksfe.com

49) VAIKOM II (588)
1ST FLOOR, KJP TOWER,
KOCHUKAVALA, VAIKOM.P.O.
KOTTAYAM - 686 141
Phone : (04829) 231266
Mobile : 9400027588
E mail : 588@ksfe.com

50) VAIKOM TOLL JUNCTION (361)
UDUPPI SREEKRISHNA
BHAVAN BUILDING
1ST FLOOR, K.S.
MANGALAM.P.O.VAIKOM,
KOTTAYAM - 686 608
Phone : (04829) 272995
Mobile : 9496007361
E mail : 361@ksfe.com

51) VAKATHANAM (496)
1ST FLOOR,
KUMMANKULAM TOWER,
NJALIYAKUZHYY,
VAKATHANAM.P.O.
KOTTAYAM - 686 538
Phone : (0481) 2463496
Mobile : 9400028496
E mail : 496@ksfe.com

52) VAZHOOOR (380)
VADAKKEL BUILDING
NEAR KODUNGOOR JN
PALA ROAD, VAZHOOOR P.O.
KOTTAYAM - 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 - 685 602.
Phone : (04862)-236126
Mobile : 9496043333
E mail : 333@ksfe.com

3) KANJHIKUZHI (476)
1ST FLOOR,
PONNAPPALA BUILDING,
OPP.BUS STAND, KANJIKUZHY.P.O
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Mobile : 9400028476
E mail : 476@ksfe.com

4) KARIMANNUR(454)
1ST FLOOR, MARATTIL
BUILDING, OPP.GOV'T.L.P.SCHOOL,



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Mobile : 9400028454
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5) KATTAPANA (63)
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6) KUMILY (298)
DUBAI COMPLEX
KULATHUPALAM,
IDUKKI - 685 509
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Mobile : 9496006298
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7) MOOLAMATTOM (523)
1ST FLOOR, VALIKULAM BUILDING,
MOOLAMATTOM.P.O.,
IDUKKI – 685 589
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Mobile : 9400027523
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8) MUTTOM (266)
CHAMAKKALAYIL BUILDING
P.O. MUTTOM, THODUPUZHA,
IDUKKI - 685587
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Mobile : 9447792266
E mail : 266@ksfe.com

9) NEDUMKANDAM (306)
CHERUVALLIYIL BUILDING,
NEDUMKANDOM CENTRAL Junction
NEDUMKANDOM PO.,
IDUKKI - 685 553
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Mobile : 9496005306
E mail : 306@ksfe.com

10) RAJAKUMARI (369)
G.S. COMPLEX,
RAJAKUMARI SOUTH.P.O.
RAJAKUMARI, IDUKKI. - 685 619
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Mobile : 9496007369
E mail : 369@ksfe.com

11) THANKAMANY (488)
AMBATT BUILDING,
PALLIKAVALA, THANKAMANY.P.O.
IDUKKI – 685 609
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Mobile : 9400028488
E mail : 488@ksfe.com

12) THODUPUZHA (13)
PULIMOOTTIL SHOPPING ARCADE
MUVATTUPUZHA ROAD,
P.B.NO.14, THODUPUZHA,
IDUKKI - 685 583
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Mobile : 9447797013
E mail : 13@ksfe.com

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

14) THOPPRAMKUDY (489)
KUNNEL BUILDING,
RAJAMUDY ROAD,

THOPPRAMKUDY.P.O.
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15) VANNAPURAM (359)
KODAMULLIL TOWERS
VANNAPURAM.P.O.
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E mail : 359@ksfe.com

16) VAZHITHALA (490)
CHENTHADIYIL BUILDINGS,
VAZHITHALA P.O.- THODUPUZHA,
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ERNAKULAM

1) ADIVAD (475)
MANGALATHU PARAMBIL BUILDING,
ADIVAD JUNCTION.
PALLARIMANGALAM.P.O
ERNAKULAM – 686 671
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Mobile : 9400028475
E mail : 475@ksfe.com

2) ALANGAD (284)
K.D.M.M BUILDING
ALANGAD JN., ALANGAD.P.O.
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Mobile : 9446006284
E mail : 284@ksfe.com

3) ALUVA (35)
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RAILWAY STATION ROAD,
ALUVA, ERNAKULAM – 683101
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Mobile : 9447797035
E mail : 35@ksfe.com

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

5) ANGAMALY (53)
JOSEPH PLAZA SHOPPING
COMPLEX, OPP.L F HOSPITAL ,
M C ROAD, ANGAMALY.P.O.
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Mobile : 9447797053
E mail : 53@ksfe.com

6) ANGAMALY II (322)
HARISH TOWER
NEW MARKET ROAD,
OPP.KSRTC BUS STAND,
ANGAMALY ,
ERNAKULAM - 683572
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Mobile : 9496005322
E mail : 322@ksfe.com

7) ARACKAPPADY (540)
GROUND FLOOR,
KANNADIPADI BUILDING
PERUMANI ROAD,
ARACKAPPADY, VENGOLA.P.O.
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Phone : (0484) 2657282
Mobile : 9400027540
E mail : 540@ksfe.com

8) ARAKKUNNAM (351)
ST.GEORGE COMPLEX, 10/395 A
ARAKUNNAM JUNCTION
ERNAKULAM - 682313
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E mail : 351@ksfe.com

9) ARAYANKAVU (397)
1ST FLOOR, BB BUILDINGS
ARAYANKAVU, KULAYATTIKKARA.P.O
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Mobile : 9496007397
E mail : 397@ksfe.com

10) ATHANI (276)
571E/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 - 682 008
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Mobile : 9496006299
E mail : 299@ksfe.com

12) CHERAI (324)
AL-FATAH COMPLEX
NORTH PARUR ROAD
CHERAI JUNCTION; CHERAI PO
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Mobile : 9496005324
E mail : 324@ksfe.com

13) CHERANALLUR (89)
1ST FLOOR, M.K.BUIDLINGS
CHERANALLUR.P.O.,
ERNAKULAM - 682034
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E mail : 89@ksfe.com

14) CHERIAPPILLY (584)
1ST FLOOR, ABDULLA HAJI BUILDING
CHERIAPPILLY, KAITHARAM.P.O.
NORTH PARUR,
ERNAKULAM – 683 519
Phone : (0484) 2448353
Mobile : 9400027584
E mail : 584@ksfe.com

15) D.H.ROAD, ERNAKULAM (99)
THOTTUNGAL BUILDINGS,
(NEAR R.V.CLUB)
D.H.ROAD, M.G.ROAD SOUTH P.O.,
ERNAKULAM - 682 016
Phone : (0484) 2384054
Mobile : 9447797099
E mail : 99@ksfe.com

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

17) ELANJI (536)
1ST FLOOR, PULUKKEEL BUILDINGS,
OPPOSITE GOVT.HOSPITAL
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ERNAKULAM – 686665
Phone : (0485) 2259300
Mobile : 9400027536
Email : 536@ksfe.com

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

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

20) ERNAKULAM MAIN (10)
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PEARL SQUARE, YMCA JUNCTION,
CHITTOOR ROAD,
ERNAKULAM - 682035
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E mail : 10@ksfe.com

21) ERNAKULAM SOUTH (102)
WISDOM COLLEGE BLDG.
(2ND FLOOR),
GOVT. GIRLS HIGH SCHOOL JT
CHITTOOR ROAD,
ERNAKULAM SOUTH,
ERNAKULAM - 682016
Phone : (0484) 2376890
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E mail : 102@ksfe.com

22) FORT KOCHI (452)
GROUND FLOOR, MSGR JOHN
GOMEZ BUILDING,
NEAR ST.PETER & PAUL CHURCH,
AMARAVATHY, FORT KOCHI,
KOCHI – 682 001
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Mobile : 9400028452
E mail : 452@ksfe.com

23) KADAVANTHARA(553)
1ST FLOOR, THE ERNAKULAM
CO-OP HOUSE CONSTRUCTION
SOCIETY LTD.BUILDING, OPP. GCDA,
KADAVANTHARA-682 020
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Mobile : 9400027553
E-mail : 553@ksfe.com

24) KAKKANAD (207)
KSFE BHAVAN, GROUND FLOOR,
MAVELIPURAM, KAKKANAD
ERNAKULAM – 682 030
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Mobile : 9447797207
E-mail : 207@ksfe.com

25) KALADY (256)
ALUKKAL SHOPPING COMPLEX,
PERUMBAYOOR ROAD
KALADY.P.O
ERNAKULAM - 683574
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Mobile : 9447796256
E mail : 256@ksfe.com

26) KALAMASSERY (142)
CHANDRIKA TOURIST HOME
BUILDING, PREMIER JUNCTION,
NORTH KALAMASSERY,
ERNAKULAM - 683104
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Mobile : 9447797142
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27) KALOOR (191)

1ST FLOOR, CENTRAL ARCADE,
OPP.MATHRUBHOOI,
AZAD ROAD, KALOOR.P.O.
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E mail : 191@ksfe.com

28) KALLOORKAD (451)

1ST FLOOR, PAICKATTU BUILDING,
NEAR GROTTU JUNCTION,
KALLOORKAD.P.O.
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Mobile : 9400028451
E-mail : 451@ksfe.com

29) KANJOOR (537)

ST.MARY'S FORANCE
CHURCH BUILDING
NEAR VIMALA HOSPITAL
KANJOOR ALUVA ROAD,
KANJOOR P.O
ERNAKULAM-683575
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Mobile : 9400027537
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30) KARUKUTTY (387)

PYNADATH TOWER,
KARUKUTTY JN.
KARUKUTTY.P.O.
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E mail : 387@ksfe.com

31) KEERAMPARA (449)

1ST FLOOR,
VENGASSERIL BUILDING,
NEAR ST.STEPHENS'S HSS,
KEERAMPARA.P.O.
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Phone : (0485) 2570349
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E mail : 449@ksfe.com

32) KIZHAKKAMBALAM (354)

MUTTUVAANCHERY BUILDING
NEAR MARKET,
KIZHAKKAMBALAM P.O.
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Phone : 0484 2682034
Mobile : 9496013354
E mail : 354@ksfe.com

33) KOLENCHERY (134)

NEAR ST. PETERS COLLEGE,
MUVATTUPUZHA ROAD,
KOLENCHERY PO,
ERNAKULAM - 682311
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Mobile : 9447797134
E mail : 134@ksfe.com

34) KOTHATTUKULAM (186)

PADSON CHAMBERS,
2ND FLOOR, JEWEL JUNCTION,
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Mobile : 9447797186
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35) KOTHAMANGALAM (103)

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

36) KOTTAPPADY (525)

FIRST FLOOR, CITY CENTRE,
KOTTAPPADY.P.O.
12/593-E, ERNAKULAM - 686 692
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Mobile : 9400027525
E mail : 525@ksfe.com

37) KOOVAPPADY (508)

FIRST FLOOR,
NEDUMKANDATHIL ARCADE,
THOTTUVA JUNCTION,
KOOVAPPADY.P.O.
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Mobile : 9400027508
E mail : 508@ksfe.com

38) KUMBALANGI (241)

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

39) KURUMASSERY (412)

1ST FLOOR
SREELAKSHMI BUILDING,
NO.302 B, KURUMASSERY P.O.
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Mobile : 9400028412
E mail : 412@ksfe.com

40) KURUPPAMPADI (277)

DR.K.C.MATHEW
MEMORIAL BUILDING,
A.M.ROAD, KURUPPAMPADI.P.O.
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E mail : 277@ksfe.com

41) MANJAPRA (389)

MANGALI TOWER
1ST FLOOR, PULLATHAN JN.
MANJAPRA.P.O.
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Mobile : 9496007389
E mail : 389@ksfe.com

42) MARADU (578)

1ST FLOOR, EVKV BUILDING
NEAR MARADU KOTTARAM TEMPLE
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Mobile : 9400027578
E mail : 578@ksfe.com

43) MOOKKANNUR (352)

PUTHUSSERY BUILDING
PALA JUNCTION,
MOOKKANNUR P.O
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Mobile : 9496013352
E mail : 352@ksfe.com

44) MOOTHAKUNNAM (209)

1st FLOOR, GURUVARAM GALLERIA
NEAR NH-66, MADAPLATHURUTH
MOOTHAKUNNAM.P.O.
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Phone : (0484) 2482178
Mobile : 9447797209
E mail : 209@ksfe.com

45) MULANTHURUTHY (240)

EDAKKANACHERIL BUILDINGS,
PALLITHAZHAM,
P.O.MULANTHURUTHY,

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Phone : (0484) 2743800
Mobile : 9447797240
E mail : 240@ksfe.com

46) MUPPATHADAM (444)

1st FLOOR, KRISHNA ARCADE,
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MUPPATHADOM.P.O.
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MOBILE : 9400028444
Email : 444@ksfe.com

47) MUVATTUPUZHA (46)

C.S.I SHOPPING COMPLEX,
M.C.ROAD, NEAR POST OFFICE
JUNCTION, MUVATTUPUZHA.P.O.
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Phone : (0485) 2832986
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48) MUVATTUPUZHA II (586)

PVM HEIGHTS
ONE WAY JUNCTION
MARKET P.O.
MUVATTUPUZHA-686673
Mobile: 9400027586

49) NELLIKUZH (474)

1ST FLOOR,
KALAPARAMBIL BUILDING,
PANCHAYATHUPPADY JN,
A.M.ROAD, NELLIKUZH.P.O.
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E mail : 474@ksfe.com

50) NJARAKKAL (147)

1ST FLOOR, KURIANS SQUARE,
NEAR PANCHAYATH OFFICE,
NARAKKAL P.O.
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Phone : (0484) 2492087
Mobile : 9447797147
E mail : 147@ksfe.com

51) NORTH PARAVOOR (24)

BUILDING NO. v/570
M.S.BUILDING, MUNICIPAL JN.
NORTH PARAVOOR,
ERNAKULAM - 683513
Phone : (0484) 2442669
Mobile : 9447797024
E mail : 24@ksfe.com

52) NORTH PARUR EVENING (379)

138/1B ,GROUND FLOOR,
DIAMOND PLAZA
CHENDAMANGALAM JUNCTION
NORTH PARAVUR.P.O.
ERNAKULAM - 683 513
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Mobile : 9496007379
E mail : 379@ksfe.com

53) PACHALAM (580)

1ST FLOOR, BHAGYODAYAM
COMPANY BUILDING
PACHALAM.P.O.,
ERNAKULAM - 682 012
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Mobile : 9400027580
E mail : 580@ksfe.com

54) PALARIVATTOM (54)

1st FLOOR 43/481
PREETHI BUILDINGS,
PALARIVATTOM
ERNAKULAM - 682 025
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Mobile : 9447797054
E mail : 54@ksfe.com

55) PALLURUTHY (253)

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

56) PAMPAKUDA (522)

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VETTIMOOD KAVALA
PAMPAKUDA.P.O.,
ERNAKULAM - 686667
Phone : (0485) 2272720
Mobile : 9400027522
E mail : 522@ksfe.com

57) PATTIMATTOM (453)

1ST FLOOR, THOMSON COMPLEX,
P.P.ROAD, PATTIMATTOM.P.O.
ERNAKULAM - 683 562
Phone : (0484) 2687653
Mobile : 9400028453
E mail : 453@ksfe.com

58) PERUMBAVOOR (71)

1ST FLOOR, CHEMMANAM SQUARE
P.P. ROAD, PERUMBAVOOR P.O.
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Phone : (0484) 2523175
Mobile : 9447797071
E mail : 71@ksfe.com

59) PERUMBAVOOR II (375)

MADAPPARAMBIL ARCADE
OUSHADHI JUNCTION,
KALADY ROAD
PERUMBAVOOR.P.O.
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Phone : (0484) 2596337
Mobile : 9496007375
E mail : 375@ksfe.com

60) 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

61) PIRAVAM (82)

PULICKAL COMMERCIAL
COMPLEX, PIRAVOM.P.O.,
ERNAKULAM - 686664
Phone : (0485) 2242445
Mobile : 9447797082
E mail : 82@ksfe.com

62) PRESS CLUB ROAD

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

63) PUTHENCROUZ (478)

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

64) PUTHENVELIKKARA (360)

KAROTTUKARA
ST.ANTONY'S CENTENARY TOWER



STATIONKADAVU ROAD
PUTHENVELIKKARA P.O.
ERNAKULAM - 683594
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Mobile : 9496007360
E mail : 360@ksfe.com

65) RAMAMANGALAM (477)

1ST FLOOR, MATTATHIL BUILDING,
PB.NO.12/126, GOVT.HOSPITAL JN,
RAMAMANGALAM.P.O.
ERNAKULAM - 686 663
Phone : (0485) 2278477
Mobile : 9400028477
E mail : 477@ksfe.com

66) RAVIPURAM (274)

SANKARI BUILDING,
39/3930 B, RAVIPURAM ROAD
NEAR SREEKRISHNA TEMPLE
RAVIPURAM.P.O. KOCHI
ERNAKULAM - 682 016
Phone : (0484) 2356564.
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67) THEVARA (318)

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

68) THIRUVANKULAM (409)

1ST FLOOR, ELANJIKKAL ARCADE,
CHOTTANIKKARA ROAD.,
THIRUVANKULAM.P.O.
ERNAKULAM - 682 305
Phone : (0484) 2786310
Mobile : 9400028409
E mail : 409@ksfe.com

69) THOPPUMPADY (75)

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

70) THIRPUNITHURA (30)

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

71) THIRPUNITHURA EVENING (362)

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

72) UDAYAMPEROOR (336)

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

73) VADUTHALA (581)

1ST FLOOR, S J TOWER
CHITTOOR ROAD, ADUTHALA.P.O.

ERNAKULAM - 682 023
Phone : (0484) 2436622
Mobile : 9400027581
E mail : 581@ksfe.com

74) VARAPUZHA (358)

VITHAYATHIL BUILDING
MANNAMTHURUTH,
VARAPUZHA PO
ERNAKULAM - 683 517
Phone : (0484) 2511850
Mobile : 9496013358
E mail : 358@ksfe.com

75) VAZHAKKULAM (267)

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

76) VYTILA (114)

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

LIAISON OFFICER (LEGAL)

KSFE LTD, 3rd FLOOR,
MORNING STAR BUILDING,
KACHERIPADY,
ERNAKULAM, COCHIN - 18
Phone : 9446019803, 9446176000
E mail : lologalekm@gmail.com

THRISSUR

1) ALOOR (406)

1ST FLOOR,
VAZHAPPILLY BUILDING,
MALA ROAD JN.,
NEAR IRINJALAKUDA BUST STOP
ALOOR.P.O. THRISSUR - 680 683
Phone : (0480) 2621100
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- 680 741
Phone : (0480) 2773575
Mobile : 9400027575
E mail : 575@ksfe.com

3) AYYANTHOLE (31)

1ST FLOOR, PEACE TOWER,
OPP.DISTRICT PANCHAYATH OFFICE,
AYYANTHOLE P.O.,
THRISSUR - 680003
Phone : (0487) 2360964
Mobile : 9447797031
E mail : 31@ksfe.com

4) CHALAKUDY (19)

MUNICIPAL BUS STAND BUILDING,
SOUTH JUNCTION, CHALAKUDY,
THRISSUR - 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 - 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,
OPPO. CIVIL STATION,
CHELAKKARA.P.O.,
THRISSUR - 680 586
Phone : (04884)252458
Mobile : 9447797176
E mail : 176@ksfe.com

8) CHEMBUKAVU (LU,TSR) (92)

'BHADRATHA',
MUSEUM ROAD, CHEMBUKAVU,
THRISSUR - 680020
Phone : (0487) 2327255
Mobile : 9447797092
E mail : 92@ksfe.com

9) CHERPU (157)

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

10) ERUMAPETTY (325)

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

11) GURUVAYOOR I (78)

2ND FLOOR, VENU'S ENCLAVE,
NEAR RAILWAY GATE,
EAST NADA, GURUVAYUR P.O.,
THRISSUR- 680101
Phone : (0487) 2556601
Mobile : 9447797078
E-mail : 78@ksfe.com

12) GURUVAYUR II (532)

P.B.NO.8, SREE VIHAR BLDGS,
2ND FLOOR, EAST NADA,
GURUVAYUR PO,
THRISSUR - 680101,
Phone : (0487) 2556605
Mobile : 9400027532
E mail : 532@ksfe.com

13) IRINJALAKUDA (39)

NAKKARA COMPLEX,
OPPOSITE TOWN HALL, NADA,
IRINJALAKUDA.,
THRISSUR - 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)

1st FLOOR,VALLOOKKARAN
BUILDING, THANAPPADAM,
OPP.ST.MARYS CONVENT,
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 - 680 501.
Phone : (04885)242565
Mobile : 9447797215
E mail : 215@ksfe.com

17) KODAKARA (164)

1ST 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.,KODALY,
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 - 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 - 680308
Phone : 0480-2733122
Mobile : 9496013344
E mail : 344@ksfe.com

22) KUNNAMKULAM (12)

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

23)KUNNATHANGADI (543)

1ST FLOOR, PLAZID ARCADE,
OPPOSITE VELUTHUR ROAD,
VELUTHUR.P.O.
KUNNATHANANGADI,
THRISSUR - 680012
Phone : (0487) 2313400
Mobile : 9400027543
E mail : 543@ksfe.com

24) MALA (70)

NEAR PRIVATE BUS STAND
MALA.P.O., THRISSUR - 680732,
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 - 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 - 680 581
Phone : 0487 2202321
Mobile : 9446006290
E mail : 290@ksfe.com

27) MUTHUVARA (482)

1ST 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 COMPLEX
N.H.JUNCTION, PATTIKKAD.P.O.
THRISSUR - 680 652
Phone : (0487) 2283269
Mobile : 9447797211
E mail : 211@ksfe.com

29) PAVARATY (172)

1ST Floor, AL-SHAFI COMMERCIAL
COMPLEX BLDG.NO. 11/96-A,
K.K.ROAD, PAVARATY,
THRISSUR - 680 507
Phone : (0487) 2641692
Mobile : 9447797172
E mail : 172@ksfe.com

30) PAZHANJI (469)

1ST FLOOR,
PT UTHUPURU COMPLEX,
ONE WAY JUNCTION,
PAZHANJI.P.O.
THRISSUR - 680 542
Phone : (04885) - 276767
Mobile : 9400028469
Email : 469@ksfe.com

31) PAZHAYANOOR (571)

1ST FLOOR,KVM PLAZA,
ELANAD ROAD
AMBALANADA,
PAZHAYANNUR.P.O.
THRISSUR - 680 587
Phone : (04884) 225988
Mobile : 9400027571
E mail : 571@ksfe.com

32) PERINJANAM (335)

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

33) PUDUKKAD (196)

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

34) PUNNAYOORKULAM (381)

Y & J BUILDING
ALTHARA JUNCTION, PUNNAY
OORKULAM P.O.
THRISSUR - 679 561

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

35) THIRUVILLWAMALA (374)

ALSAFA COMPLEX ,
THIRUVILWAMALA.P.O.
THRISSUR - 680 588
Phone : (04884) 283080
Mobile : 9496007374
E mail : 374@ksfe.com

36) THRISSUR EVENING (234)

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

37) THRISSUR-I (1)

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

38) THRISSUR-II (SHORNUR ROAD) (72)

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

39) THRISSUR-III

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

40) THRISSUR-IV (Veliannur) (160)

ROHINI BUILDINGS,
VELIANNUR ROAD,
THRISSUR - 680 021
Phone : (0487) 2424741
Mobile : 9447797160
E mail : 160@ksfe.com

41) 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

42) TRIPRAYAR (292)

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

43) VADANAPPALLY (136)

PULICKAN APPALLY PO,
THRISSUR - 680614
Phone : (0487) 2601209
Mobile : 9447797136
E mail : 136@ksfe.com

44) VARANDARAPILLY (291)

KRISHNA BUILDINGS
VARANTHARAPILLY.P.O.
THRISSUR - 680 303
Phone : 0480-2763799
Mobile : 9446006291

E mail : 291@ksfe.com

45) VELLANGALLUR (411)

1ST FLOOR,
DHANALAKSHMI TOWER,
VELLANGALLUR P.O.
THRISSUR - 680622
Phone : (0480) 2867411
Mobile : 9400028411
E mail : 411@ksfe.com

46) WADAKANCHERRY (49)

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

PALAKKAD

1) AALATHUR (246)

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

2) ALANELLUR (473)

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

3) CHANDRA NAGAR (385)

NIRMAL CHAMPERS BUILDING
COIMBATORE ROAD,
PALAKKAD - 678 007
Phone : (0491) 2570300
Mobile : 9496007385
E mail : 385@ksfe.com

4) CHERPPALASSERY (252)

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

5) CHITTOOR (76)

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

6) KALLADIKODE (327)

HAREKRISHNA BUILDING
T.B. JUNCTION, KALLADIKODE.P.O.
PALAKKAD - 678 596
Phone : (04924)-247505
Mobile : 9496005327
E mail : 327@ksfe.com

7) KANJIKKODE (PUDUSSERY) (195)

KANJIKKODE SHOPPING CENTRE,
SATHRAPADY,KANJIKKODE P.O.,
PALAKKAD - 678 621.,
Phone : (0491) 2566659
Mobile : 9447797195
E mail : 195@ksfe.com

8) KODUVAYUR (467)

1ST FLOOR, PITTUPEEDIKA,

KODUVAYUR.P.O.
PALAKKAD - 678 501
Phone : (04923) 251009
Mobile : 9400028467
Email : 467@ksfe.com

9) KOLLENGODE (177)

KMH COMPLEX, 1ST FLOOR,
NEAR GOVT.HOSPITAL,
KOLLENGODE.P.O.,
PALAKKAD - 678 506.
Phone : (04923)262509
Mobile : 9447797177
E mail : 177@ksfe.com

10) KONGAD (201)

NEAR BUS STAND,
KONGAD .P.O., PALAKKAD - 678 631
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Mobile : 9447797201
E mail : 201@ksfe.com

11) KOOTTANAD (190)

KRISHNA ARCADE,
PATTAMBI ROAD,
KOOTTANAD.P.O.,
PALAKKAD - 679 533
Phone : (0466) 2370324
Mobile : 9447797190
E mail : 190@ksfe.com

12) KOZHINJAMPARA (294)

KASCO COMPLEX
OPP.BUS STAND, CHITTOOR ROAD
KOZHINJAMPARA.,
PALAKKAD - 678 555
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Mobile : 9446006294
E mail : 294@ksfe.com

13) KUZHALMANNAM (154)

1ST FLOOR, SAIDEV ARCADE,
KODUVAYUR ROAD,
KUZHALMANNAM.P.O.
PALAKKAD - 678702
Phone : (0492) 2273247
Mobile : 9447797154
E mail : 154@ksfe.com

14) MANGALAM DAM (440)

1ST FLOOR,
KOLLATHAZHA HOUSE,
MANGALAM DAM P.O.
PALAKKAD - 678 706
Phone : (04922) 262005
Mobile : 9400028440
Email : 440@ksfe.com

15) MANNARKKAD (42)

PAZHERI PLAZA, KODATHIPPADI,
MANNARKKAD.P.O.,
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Mobile : 9447797042
E mail : 42@ksfe.com

16) NEMMARA (197)

MYALIL SHOPPING COMPLEX
NEAR VILLAGE OFFICE,
NENMARA.P.O.,
PALAKKAD - 678 508
Phone : (04923)243150
Mobile : 9447797197
E mail : 197@ksfe.com

17) OLAVAKKOD (199)

CROWN BUILDING
OLAVAKKODE JN.,
OLAVAKKODE.P.O.,
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 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 - 678 013
Phone : (0491) 2544604
Mobile : 9447797222
E mail : 222@ksfe.com

20) PALAKKADU-I (3)

P.B.NO.14, SULTHAN PET,
PALAKKAD - 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 - 678 001
Phone : (0491) 2530097
Mobile : 9447797168
E mail : 168@ksfe.com

22) PARALI (307)

PREETHA COMPLEX
CHANTHAPPURA JN.
PARALI P O, PALAKKAD - 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 - 679 303
Phone : (0466) 2212158
Mobile : 9447797178
E mail : 178@ksfe.com

24) HORNUR (227)

MADHAVA PHARMACY BUILDING,
MAIN ROAD, POST OFFICE JN
SHORNUR, PALAKKAD - 679 121
Phone : (0466) 2224854
Mobile : 9447797227
E mail : 227@ksfe.com

25) SREEKRISHNAPURAM (345)

PUNATHIL THREE STAR COMPLEX
CHANTHAPPURA, SREEKRISHNA
PURAM P.O.
PALAKKAD - 679 513
Phone : (0466) 2260499
Mobile : 9496013345
E mail : 345@ksfe.com

26) VADAKKUMCHERRY (105)

FIRST FLOOR,
SHAWTOWER COMPLEX,
VADAKKENCHERY PO,
PALAKKAD - 678683
Phone : (0492) 2255031
Mobile : 9447797105
E mail : 105@ksfe.com

27) VANIAMKULAM (572)

1ST FLOOR, KT COMPLEX
ABOVE FEDERAL BANK
VANIAMKULAM.P.O.,
PALAKKAD - 679 522
Phone : (0466) 2226212
Mobile : 9400027572
E mail : 572@ksfe.com

MALAPPURAM**1) ALATHIYUR (526)**

1ST FLOOR,
ACHIKKULAM COMPLEX,
KUTTIAPPURAM ROAD,
ALATHIYUR.P.O.,
TIRUR, MALAPPURAM - 676102
Phone : (0494) 2569595
Mobile : 9400027526
E mail : 526@ksfe.com

2) ANGADIPPURAM (593)

1ST FLOOR,
OPP.THIRUMANTHAMKUNNU TEMPLE
PARIYAPURAM ROAD,
ANGADIPPURAM.P.O.,
MALAPPURAM - 679 321
Mobile : 9400027593
Phone : 0493 3258544
E mail : 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 - 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 - 676 306
Phone : (0494) 2462910
Mobile : 9447797183
E mail : 183@ksfe.com

6) EDACKARA (268)

METRO BAZAR,
NEAR BUS STAND,
EDACKARA, MALAPPURAM - 679 331
Phone : (04931) 274540
Mobile : 9447729268
E mail : 268@ksfe.com

7) EDAPPAL (80)

BALAKRISHNA BUILDINGS,
PONNANI ROAD, EDAPPAL,
MALAPPURAM - 679576
Phone : (0494) 2680440
Mobile : 9447797080
E mail : 80@ksfe.com

8) EDAVANNA (339)

CENTRAL BAZAR,
1ST FLOOR, EDAVANNA PO
MALAPPURAM - 676541
Phone : 0483-2704222
Mobile : 9496013339
E mail : 339@ksfe.com

9) EDAVANNAPPARA (511)

1ST FLOOR, KONNAR TOWER,
OPP.BUS STAND,
CHERUVAYOOR.P.O.
EDAVANNAPPARA,
MALAPPURAM - 673 645
Phone : (0483) -2727390
Mobile : 9400027511
E mail : 511@ksfe.com

10) KADUNGATHUKUNDU (371)

VALAVANNUR GRAMA PANCHAYATH
BUILDING

KALPPAKANCHERY.P.O.
MALAPPURAM - 676 555
Phone : (0494) 2546153
Mobile : 9496007371
E mail : 371@ksfe.com

11) KALIKAVU (447)

1ST FLOOR,
POONTHANATH BUILDING,
GOVT.HOSPITAL ROAD,
KALIKAVU.P.O.
MALAPPURAM - 676 525
Phone : (04931) 257199
Mobile : 9400028447
E mail : 447@ksfe.com

12) KARUVARAKUNDU (545)

1ST FLOOR
HOLY FAMILY FORANE CHURCH
BUILDING
KANNATH, THARISH.P.O.,
KARUVARAKUND
MALAPPURAM - 676 523
Phone : (04931) 2882277
Mobile : 9400027545
Email : 545@ksfe.com

13) KONDOTTY (200)

BUILDING NO.KP 3/1080
NEAR BUS STAND, BY PASS ROAD,
KONDOTTY P.O.
MALAPPURAM - 673 638
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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) KUTTIPPURAM (594)

1ST FLOOR, MEENA ARCADE,
OPP.AMANA HOSPITAL,
KUTTIAPPURAM.P.O.,
MALAPPURAM - 679 571
Phone : (0494) 2606670
Mobile : 9400027594
E mail : 594@ksfe.com

16) MAKKARAPARAMBA (484)

1ST FLOOR, PARAKKAL TOWER,
KURUVA ROAD JN.
MAKKARAPARAMBA.P.O.
MALAPPURAM - 676 507
Phone : (04933) 282220
Mobile : 9400028484
E mail : 484@ksfe.com

17) MALAPPURAM (4)

UMMATHOOR TOWERS,
OPP.ST GEMMAS GHSS,
P.B.NO.50,UPHILL,
MALAPPURAM - 676 505
Phone : (0483) 2734861
Mobile : 9447797004
E mail : 4@ksfe.com

18) MALAPPURAM EVENING (302)

KILIYAMANNIL CENTRE TOWER
OPP.OF POLICE STATION
MALAPPURAM - 676 505
Phone : 0483 2732737
Mobile : 9496005302
E mail : 302@ksfe.com

19) MANIMOOLI (539)

1st Floor, VADASSERI BUILDING,
MANIMOOLI.P.O.

MALAPPURAM - 679 333
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Mobile : 9400027539
E mail : 539@ksfe.com

20) MANJERI (58)

KORAMBAYIL ARCADE,
PANDIKKAD ROAD,
MANJERI.P.O.
MALAPPURAM - 676121
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Mobile : 9447797058
E mail : 58@ksfe.com

21) MANJERI II (595)

1ST FLOOR, PALLIYALILL PLAZA,
NEAR BUS STAND,KACHERIPADY,
MANJERI.P.O., MALAPPURAM- 676 121
Mobile : 9400027595
E mail : 595@ksfe.com

22) MONGAM (323)

FIRST FLOOR, PC TOWER
OPP.FEDERAL BANK LTD,
THRIPPANACHI RD JN
MONGAM.P.O.,
MALAPPURAM - 673 642
Phone : 0483-2770102
Mobile : 9496005323
E mail : 323@ksfe.com

23) NILAMBUR (101)

PEEVES ARCADE,
BUILDING NO: NP/XI/874/D3
NILAMBUR, MALAPPURAM - 679329
Phone : (04931)220657
Mobile : 9447797101
E mail : 101@ksfe.com

24) PANDIKKAD (398)

1ST FLOOR,
EK COMPLEX,, WANDOO ROAD,
PANDIKKAD.P.O.,
MALAPPURAM - 676 521
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Mobile : 9496007398
E mail : 398@ksfe.com

25) PARAPANANGADI (407)

2ND FLOOR, A C COMPLEX,
FAYANIGAL JN,
PARAPANANGADI.P.O.
MALAPPURAM - 676 303.
Phone : (0494) 2410414
Mobile : 9400028407
E mail : 407@ksfe.com

26) PERINTHALMANNA (86)

C.T.PLAZA, NEAR KSEB
OOTTY ROAD,
PERINTHALMANNA.P.O.
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E mail : 86@ksfe.com

27) PONNANI (216)

AMBADI BUILDING,
CHAMRAVATTOM JUNCTION,
P.O. PONNANI,
MALAPPURAM - 679 577
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Mobile : 9447797216
E mail : 216@ksfe.com

28) POOKKOTTUMPADAM (547)

1ST FLOOR, SHAIK BUILDING
KALIKAVU ROAD,
POOKKOTTUMPADAM.P.O.
MALAPPURAM - 679 332
Mobile : 9400027547
E-mail : 547@ksfe.com

**29) POTHUKAL (493)**

1ST FLOOR, KURIKKAL TOWER,
BHOODAN COLONY,
POTHUKALLU.P.O.
MALAPPURAM - 679 334
Phone : 04931-241311
Mobile : 9400028493
E mail : 493@ksfe.com

30) PULAMANTHOLE (279)

NEAR BUS STAND COMPLEX
OPP.TREASURY
PULAMANTHOLE.P.O
MALAPPURAM - 679 323
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Mobile : 9446006279
E mail : 279@ksfe.com

31) THANOOR (184)

BUILDING NO.TPXII/569,
BEACH ROAD, TANUR,
MALAPPURAM - 676 302.
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Mobile : 9447797184
E mail : 184@ksfe.com

32) THIRUR (50)

ALUNGAL COMPLEX,
OPP. TOWN HALL,
P.B.NO.43, TIRUR,
MALAPPURAM - 676101
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E mail : 50@ksfe.com

33) VALANCHERY (173)

2ND FLOOR,
P.V.COMPLEX, CALICUT ROAD
VALANCHERY P.O.
MALAPPURAM - 676 552
Phone : (0494) 2645299
Mobile : 9447797173
E mail : 173@ksfe.com

34) VENGARA (331)

P.K.M. TOWERS, FIRST FLOOR,
THAZHE ANGADI,VENGARA PO,
MALAPPURAM - 676 304
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Mobile : 9496013331
E mail : 331@ksfe.com

35) WANDOOR (193)

FATHIMA BUILDING
PANDIKKAD ROAD
WANDOOR.P.O.
MALAPPURAM - 679 328
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KOZHIKODE**1) ATHOLI (390)**

STAR MANSION
ATHANI-ATHOLI.P.O.
KOZHIKODE - 673 315
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Mobile : 9496007390
E mail : 390@ksfe.com

2) AYANCHERY (300)

K & K BUILDING
1ST FLOOR, MAIN ROAD,
AYANCHERY, KOZHIKODE - 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.

KOZHIKODE - 673 612
Phone : (0496) 2642141
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4) CHAKKITTAPPARA (492)

1ST FLOOR, MALLAPPALIL BLDNG
CHAKKITTAPPARA.P.O.
KOZHIKODE - 673 526
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E mail : 492@ksfe.com

5) CHERUVANNUR (225)

KODINHII TOWER,
CHERUVANNUR,
P.O.FEROKE, KOZHIKODE - 673 631.
Phone : (0495)2487077
Mobile : 9447797225
E mail : 225@ksfe.com

6) ELETIL (534)

1ST FLOOR, MELE ANGADI
NARIKUNI ROAD, ELETIL.P.O.
KODUVALLY, KOZHIKODE - 673 572
Phone : (0495) 2202022
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7) ENGAPUZZHA (481)

ATRIUM MALL, NEAR BUS STAND,
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8) KAKKODI (341)

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CHELAPRAM ROAD, KAKKODI.P.O.
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9) KALLACHI (180)

KAIRALI COMPLEX,
MAIN ROAD, KALLACHI.P.O.
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10) KALLAI ROAD (91)

ARADHANA KAMALA BUILDING,
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KALLAI ROAD,
KOZHIKODE - 673 002
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11) KAYANNA (546)

1ST FLOOR, CKK BUILDING,
KAYANNA BAZAR.P.O.
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E-mail : 546@ksfe.com

12) KODENCHERY (446)

2ND FLOOR,
NAMBUTAKAM BUILDING,
KODENCHERY.P.O.
KOZHIKODE - 673 580
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Mobile : 9400028446
E mail : 446@ksfe.com

13) KODUVALLY (343)

SAS TOWER, WAYANAD ROAD,
KODUVALLY PO

KOZHIKODE - 673 572

Phone : (0495)2212222
Mobile : 9496013343
E mail : 343@ksfe.com

14) KOORACHUNDU (434)

1ST FLOOR, KODUMAYIL BLDNG,
KOORACHUND.P.O.
PERAMBRA (VIA),
KOZHIKODE - 673 537
Phone : (0496) 2661434
Mobile : 9400028434
E mail : 434@ksfe.com

15) KOYILANDY (124)

DAYA BUILDING,
KOYILANDY.P.O.,
KOZHIKODE - 673 305
Phone : (0496) 2620500
Mobile : 9447797124
E mail : 124@ksfe.com

16) KOYILANDY II(414)

1ST FLOOR, RONEES PLAZA,
KOYILANDI.P.O.
KOZHIKODE - 673 305
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Mobile : 9400028414
E mail : 414@ksfe.com

17) KOZHIKODE CIVIL STATION (338)

1ST FLOOR, NMCK COMPLEX
CIVIL STATION PO, WAYANAD ROAD
KOZHIKODE - 673 020.
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Mobile : 9496013338
E mail : 338@ksfe.com

18) KOZHIKODE EVENING (242)

2nd FLOOR, AMBEDKAR BLDNG,
RAILWAY STATION LINK ROAD,
KOZHIKODE - 673002
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Mobile : 9447797242
E mail : 242@ksfe.com

19) KOZHIKODE (8)

JAYANTHI BUILDING,
CORPORATION BUS STAND,
PALAYAM, KOZHIKODE - 673 001
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Mobile : 9447797008
E-mail : 8@ksfe.com

20) KOZHIKODE (MC) BRANCH (203)

ARPANA CENTRE,
KOVOOR, MEDICAL COLLEGE P.O.
KOZHIKODE - 673 008
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21) KUNNAMANGALAM (198)

SREELAKSHMI COMPLEX
SAJ JUNCTION,WAYANAD ROAD,
KUNNAMANGALAM P.O.,
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22) KUTTIYADY (133)

PM COMPLEX
WAYANAD ROAD, KUTTIADY.
KOZHIKODE - 673 508
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23) LOAN UNIT,KOZHIKODE (95)

ARADHANA KAMALA BUILDING,
CHALAPPURAM P.O.,
KALLAI ROAD,

KOZHIKODE - 673002

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24) MANKAVE (383)

1ST FLOOR, RAJ BUILDINGS,
BYPASS ROAD,
MANKAVE, CALICUT - 673 007
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25) MAVOOR ROAD (56)

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MAVOOR ROAD JUNCTION,
KOZHIKODE - 673 001
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26) MEPPAYUR (388)

1ST FLOOR, CITY COMPLEX,
CHERUVANNUR ROAD,
MEPPAYUR.P.O.,
KOZHIKODE - 673 524
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Mobile : 9496007388
E mail : 388@ksfe.com

27) MUKKAM (251)

ABHILASH ARCADE,
ABHILASH JUNCTION
MUKKOM P.O., KOZHIKODE
Phone : (0495) 2299100
Mobile : 9447795251
E mail : 251@ksfe.com

28) MULLANKUNNU (435)

1ST FLOOR, KAIRALI COMPLEX,
MARUTHONKARA.P.O.
KOZHIKODE - 673 513
Phone : (0496) 2666111
Mobile : 9400028435
E mail : 435@ksfe.com

29) NADAKKAVU (38)

TRIPURI BUILDING,
NO.3/568/A, EAST NADAKKAVU,
KOZHIKODE - 673 011
Phone : (0495) 2765850
Mobile : 9447797038
E mail : 38@ksfe.com

30) NADUVANNUR (326)

RANIYA COMPLEX
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KOZHIKODE - 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 - 673 585
Phone : 0495-2247359
Mobile : 9447727273
E mail : 273@ksfe.com

32) ORKATTERI (332)

MAYURI BUILDING, KSEB ROAD,
ORKATTERI, VADAKARA (VIA)
KOZHIKODE - 673 501
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Mobile : 9496013332
E mail : 332@ksfe.com

33) PARAMBIL BAZAR (590)

1ST FLOOR, NARANOTH ARCADE
PARAMBIL BAZAR, PARAMBIL.P.O.
MARIKUNNU VIA,
KOZHIKODE - 673 012



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Mobile : 9400027590
E mail : 590@ksfe.com

34) PANTHEERANKAVU (592)

1ST FLOOR,
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PANTHEERANKAVU.P.O.
KOZHIKODE - 673019
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Mobile : 9400027592
E-mail : 592@ksfe.com

35) PAYYOLI (271)

GROUND FLOOR,
SREENIDHI BUILDING,
PAYYOLI.P.O
KOZHIKODE - 673 522
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Mobile : 9447797271
E mail : 271@ksfe.com

36) PERAMBRA (20)

KUNDARKKAT BUILDING,
NEAR TAXI STAND,
PERAMBRA P.O.
KOZHIKODE - 673 525
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Mobile : 9447797020
E mail : 20@ksfe.com

37) POOKAD (512)

1ST FLOOR, P.B.COMPLEX,
EAST ROAD, POOKAD,
CHEMANCHERY.P.O.
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Phone : (0496) 2686220
Mobile : 9400027512
E mail : 512@ksfe.com

38) POOVATTUPARAMBA (491)

1ST FLOOR, KJA BUILDING,
POOVATTUPARAMBA.P.O.
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39) RAMANATTUKARA (179)

CHALIYAR COMPLEX,
RAMANATTUKARA,
KOZHIKODE - 673 633
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Mobile : 9447797179
E mail : 179@ksfe.com

40) THAMARASSERY (85)

'SITARA', OPP. GOVT. HOSPITAL,
THAMARASSERY,
KOZHIKODE - 673 573
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Mobile : 9447797085
E mail : 85@ksfe.com

41) THIRUVAMBADI (51)

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THIRUVAMBADI,
KOZHIKODE - 673 603
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Mobile : 9447797051
E mail : 51@ksfe.com

42) ULLIYERI (443)

1ST FLOOR, AHAMMED CENTRE
BALUSSERY ROAD, ULLIYERI.P.O.
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Mobile : 9400028443
Email : 443@ksfe.com

43) VATAKARA (52)

ASHOKA COMPLEX,
OPPOSITE TOWN HALL
CONVENT ROAD, VADAKARA.P.O.

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44) VATAKARA II (342)

1ST FLOOR
CITY CENTRE, EDODI ROAD
VATAKARA PO
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Mobile : 9496013342
E mail : 342@ksfe.com

45) VILLIAPPALLY (494)

1ST FLOOR, OT BUILDING,
ABOVE SBT VILLIAPPALLY,
VADAKARA ROAD,
NEAR MJ HOSPITAL,
VILLIAPPALLY.P.O.,
KOZHIKODE - 673 542
Phone : (0496) 2533422
Mobile : 9400028494
E mail : 494@ksfe.com

46) WEST HILL (KOZHIKODE) (228)

PB NO 938,
NEAR ST MICHAEL'S CHURCH,
WEST HILL, KOZHIKODE - 673 005
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Mobile : 9447797228
E mail : 228@ksfe.com

WAYANAD

1) AMBALAVAYAL (463)

1ST FLOOR, TAJ BUILDING,
OPP.AMBALAVAYAL GRAMA
PANCHAYATH OFFICE
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2) KALPETTA (17)

TRIDENT ARCADE,
PINANGODE ROAD JUNCTION
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3) MANANTHAVADI (169)

2ND FLOOR, OLIVE ARCADE
ST.JOSEPH HOSPITAL ROAD,
MANANTHAVADY.P.O.,
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E mail : 169@ksfe.com

4) MEENANGADI (334)

THAITHARAYIL BUILDING,
MAIN ROAD,
NEAR PANCHAYATH BUS STAND,
MEENANGADI P.O.
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Phone : 04936 249687
Mobile : 9496013334
E mail : 334@ksfe.com

5) MEPPADI (205)

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NEAR BUS STAND, OOTTY ROAD,
MEPPADI, WAYANAD - 673 577
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Mobile : 9447797205
E mail : 205@ksfe.com

6) PADINHARETHARA (428)

MUNDUNADAKKAL SHOPPING
COMPLEX,
PADINHARETHARA.P.O.

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7) PANAMARAM (507)

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WAYANAD
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E mail : 507@ksfe.com

8) PULPALLY (296)

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COMPLEX
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Mobile : 9446006296
E mail : 296@ksfe.com

9) SULTHANBATTERY (115)

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ANUGRAHA COMPLEX,
MAIN ROAD, SULTHANBATHERY,
WAYANAD - 673 592
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Mobile : 9447797115
E mail : 115@ksfe.com

10) SULTHANBATHERY II (552)

1ST FLOOR, MANJIMA COMPLEX,
NEAR KSEB WEST SECTION OFFICE,
MANIKUNI,
SULTHANBATHERY.P.O.
WAYANAD -
Phone : (04936) 223324
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E- mail : 552@ksfe.com

11) VYTHIRI (561)

1ST FLOOR, NEAR CANARA BANK,
MAIN ROAD, VYTHIRI.P.O
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Mobile : 9400027561
E- mail : 561@ksfe.com

KANNUR

1) ALACODE (192)

MALABAR COMPLEX
2ND FLOOR, NEW BAZAR,
ALACODE
KANNUR - 670 571
Phone : 0460-2255825
Mobile : 9447797192
E mail : 192@ksfe.com

2) AZHIKODE (514)

1ST FLOOR, VANKULATHUVAYAL,
AZHIKODE.P.O.
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E mail : 514@ksfe.com

3) CHAKKARAKKAL (272)

AMBADI BUILDING
OPP.COMMUNITY HEALTH
CENTRE IRIVERI,
P.O, MOWENCHERRY,
CHAKKARAKKAL
KANNUR - 670 613
Phone : (0497) 2855800
Mobile : 9447700272
E mail : 272@ksfe.com

4) CHEMPERI (401)

1ST FLOOR, MUKKUZHI
COMPLEX,
HOSPITAL ROAD, CHEMPERI.P.O

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Mobile : 9497420401
E mail : 401@ksfe.com

5) CHERUPUZHA (400)

1ST FLOOR, LANDMARK BUILDING
NEAR IOC PETROL PUMP,
CHERUPUZHA.P.O.
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Phone : (04985) 240380
Mobile : 9496105400
E mail : 400@ksfe.com

6) EDAKOM (402)

1ST FLOOR,
KUMBALAMTHANAM BUILDING,
CHAPARAPADAVU, EDAKKOM.P.O.
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7) IRIKKUR (426)

GROUND FLOOR,
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E mail : 426@ksfe.com

8) IRIITY (45)

THULASI MALABAR HEIGHTS,
IIND FLOOR, NEW BUS STAND,
IRITTY, KANNUR - 670 703
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9) KALLIKANDI (516)

1ST FLOOR, HI TECH TOWER
KALLIKANDI.P.O., KANNUR - 670 693
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E mail : 516@ksfe.com

10) KANNUR EVENING (313)

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OPP.COLLECTRORATE
KANNUR - 600 002
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E mail : 313@ksfe.com

11) KANNUR-I (6)

RASHEEDA 'X' RAYS BUILDING,
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KANNUR - 670 001
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12) KANNUR-II (122)

KAUSAR COMPLEX,
CALTEX JUNCTION
KANNUR - 670002
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Mobile : 9447797122
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13) KARIKOTTAKARI (448)

1ST FLOOR, JUSTINA COMPLEX
CHAMPAKKULAM BUILDING,
KARIKOTTAKARI.P.O.
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14) KELAKAM (515)

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ADAKKATHODE ROAD,
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15) KOLAKKAD(427)

CHEMPARATHY BUILDING,
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16) KOLAYAD (519)

1ST FLOOR, C.K.COMPLEX
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17) KOOTHUPARAMBU (165)

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18) MAMBARAM (517)

1ST FLOOR, AL-HARAMAIN
COMPLEX,
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19) MANJODI (559)

2ND FLOOR, CITY MEN COMPLEX
THIRUVANGAD.P.O.,
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KANNUR-670103
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E mail : 559@ksfe.com

20) MATTANNUR (255)

NADHU SHOPPING COMPLEX
BUS STAND, MATTANNUR
KANNUR - 670702
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Mobile : 9447747255
E mail : 255@ksfe.com

21) MAYYIL (399)

1ST FLOOR, DECCAN ARCADE,
NEAR BUS STAND, MAYYIL.P.O.
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Mobile : 9496007399
E mail : 399@ksfe.com

22) PANUR (135)

T.K. BUILDING, PANOOR (VIA),
THALASSERY, KANNUR - 670 692
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E mail : 135@ksfe.com

23) PAYYANNUR (43)

SEESON COMPLEX,
CENTRAL BAZAR,
PAYYANNUR P.O.,
KANNUR - 670 307
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24) PAYYAVOOR (403)

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KURISUMMOOTTIL BUILDING,
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25) PAZHAYANGADI (269)

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NEAR K.K. PETROL PUMP,
P.O. PAYANGADI,
KANNUR - 670358
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Mobile : 9447797269
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26) PERAVOOR (303)

MAKSON CITY CENTRE,
KOTTIYOOR ROA, PERAVOOR,
KANNUR - 670 673
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E mail : 303@ksfe.com

27) PERINGATHUR (384)

PEE PEES COMPLEX
NEAR NAM HIGHER SECONDARY
SCHOOL
PERINGATHUR.P.O.
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Mobile : 9496007384
E mail : 384@ksfe.com

28) PUTHIYATHERU (167)

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29) SREEKANDAPURAM (150)

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30) THALASSERY (18)

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LOGANS ROAD, THALASSERY P.O.,
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31) THALASSERY II (314)

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32) THALIPARAMBA (90)

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33) THALIPARAMBA II
34) THAZHE CHOVVA (370)

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THEZHUKKIL PEEDIKA,
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35) ULIKKAL (513)

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1) BADIADKA (464)

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2) CHERUVATHUR (373)

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3) CHITTARIKKAL (229)

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4) HOSDURG (556)

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JAZEEL CENTER BUILDING,
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5) KANHANGAD (83)

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6) KASARGOD (34)

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7) KUTTIKOLE (555)
8) MALAKALLU (429)

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9) NILESWARAM (372)

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10) THRIKKARIPPUR (223)

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11) UDUMA (378)

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12) UPPALA (270)

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13) VELLARIKUNDU (430)

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1 801 SDT TVM

2ND FLOOR, NEW TRIDA CENTRE,
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2 802 SDT KOLLAM

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3 803 SDT ERNAKULAM

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6 806 SDT KOTTAYAM

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7 807 SDT ALAPPUZHA

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8 808 SDT PALAKKAD

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9 809 SDT KANNUR

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10 810 SDT NEYYATTINKARA

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2 R.O. KOLLAM (998)

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3 R.O. KOTTAYAM (993)

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5 R.O. THRISSUR (997)

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6 R.O. KOZHIKODE (994)

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7 R.O. KANNUR (992)

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8 R.O. KATTAPANA (989)

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11 R. O. MALAPPURAM (988)

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13 RO. PATHANAMTHITTA (986)

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