

Kerala Financial Corporation  
Vellayambalam, Thiruvananthapuram -695033  
Kerala, India; Phone: 0471-2737666  
Web: www.kfc.org, Email: bd@kfc.org

### **NOTIFICATION**

Notification No. KFC/BD/02/2024-25 dated 14.03.2025

## **Empanelment of retired officers from Scheduled Public Sector Banks and Scheduled Private Sector Banks, Financial Institutions, Chartered Accountants, Tax Consultants, and Professional Entities as 'Direct Selling Agents (DSA) for Sourcing of Applications for Loans to MSMEs**

**1.** Kerala Financial Corporation (KFC), incorporated under the State Financial Corporations Act of 1951, is a trendsetter and path breaker in the field of long-term finance, playing a major role in the development and industrialization of Kerala. Established as the Travancore Cochin Financial Corporation on 01.12.1953 and renamed as Kerala Financial Corporation consequent to the reorganization of states on linguistic basis in November 1956, KFC has now become a pioneer in industrial financing and is among the best SFCs in the country. KFC is an ISO certified organization, posting profits continuously, having 22 Branch Offices with its Head Office at Thiruvananthapuram and Zonal Offices at Kozhikode, Ernakulam and Thiruvananthapuram.

**2.** Retired officers from Scheduled Public and Private Sector Banks have the expertise and networks to source loan proposals. Additionally, Chartered Accountants, Tax Consultants, and firms such as Chartered Accountancy and Management Consultancy Firms are already involved in loan sourcing for various Banks and Financial Institutions. Therefore, Kerala Financial Corporation (KFC) plans to engage these professionals and entities as DSAs to help generate quality loan leads across various segments.

### **3. Eligibility Criteria of DSA:**

#### **A. Retired Officers:**

- Eligible candidates include retired officers from Scale II and above of Scheduled Public Sector Banks, Scheduled Private Sector Banks, Financial Institutions (such as SIDBI, NABARD, EXIM Bank, NHB), Regional Rural Banks, and PSUs in Kerala dealing with finance, (such as KSIDC, Kerala State Cooperative Bank). Employees, retired employees, and relatives of KFC employees are not eligible. The upper age limit is 65 years as of the date of

the notification. Additionally, the applicant must be physically fit and capable of canvassing business.

## **B. Chartered Accountants and Tax Practitioners**

### **(i) Eligibility:**

#### **a. Chartered Accountants**

- i. Must hold a valid membership with the Institute of Chartered Accountants of India (ICAI).

#### **b. Tax Practitioners**

- i. For Cost Accountants or Company Secretaries:
  - Membership certificate from The Institute of Cost Accountants of India or The Institute of Company Secretaries of India.
  - Unique Membership Number.
- ii. For Advocates:
  - Enrolment Certificate issued by the State Bar Council (e.g., Bar Council of Kerala).
- iii. For GST Practitioners:
  - GST Practitioner Enrolment Certificate (with a 15-digit GSTP number) from the GST portal.
- iv. For Tax Return Preparers (TRPs):
  - TRP Certificate issued by the Income Tax Department.
- v. For Sales Tax Practitioners (STPs):
  - STP Registration Certificate (issued pre-GST by the Kerala Commercial Tax Department).

### **(ii) Required Experience**

- a. Minimum 5 years of professional experience in financial appraisal, tax advisory, or loan processing, preferably for MSMEs.
- b. Demonstrated ability to assess creditworthiness and evaluate business proposals.
- c. Prior experience in client-facing roles, with a focus on sourcing and processing loan applications.

### **(iii) Age limit:**

- a. Not exceeding 65 years as of the notification date.
- b. Must be physically fit and capable of canvassing business.

## **C. Professional Entities:**

### **(i) Eligibility:**

- a. Chartered Accountant Firms (CA firms)

**b. Management consultancy firms.**

- Must be registered as a partnership firm, LLP (Limited Liability Partnership) or private limited company under Indian laws.
- Firms should have certified professionals (e.g., CAs, MBAs, CMAs, or CSs) on their team.
- The firm must primarily offer management advisory services, such as:
  - Business strategy development.
  - Organizational restructuring.
  - Financial planning and risk management.
  - Operations and process optimization.
- Professional Affiliations:
  - Affiliation with recognized industry bodies like the Management Consultants Association of India (MCAI) or All India Management Association (AIMA) is preferred.

**(ii) Required Experience**

- At least 3 years of operational experience in handling loan proposals, management consultancy services, financial consulting, or related services.
- Firms with proven track record of working with financial institutions/banks on loan appraisals or client sourcing will be given preference.

**4. Job Profile, Roles and Responsibilities of DSAs:**

- (a) DSAs are tasked with generating leads for various loan products offered by KFC. This includes guiding applicants to submit online inquiries, sourcing complete and eligible proposals, assisting with document collection, and supporting applicants in completing the application process according to KFC's guidelines. Once an application is registered with KFC, follow-up and interactions will be managed by KFC officials. DSAs are expected to provide accurate and reliable leads, meeting KFC's standards for loan approvals. Proposals rejected by other banks or financial institutions should not be submitted to KFC. The appraisal will be conducted by KFC, and the approval or rejection of the proposal will remain at KFC's discretion.
- (b) The empanelled DSAs should understand all the loan Products of KFC and obtain leads on loan requirements of eligible MSMEs from various sources.
- (c) **DSAs should only source proposals from MSMEs that are not existing KFC customers.** However, proposals from Bar Hotels, Films/Cinema, Bill Discounting, and Crusher projects will be ineligible for commission under this scheme, regardless of Udyam registration. Applications received directly by KFC, proposals from sectors other than MSMEs, or from sectors specified by KFC as ineligible from time to time, will

also not qualify for commission. Additionally, proposals submitted under KFC's special Startup schemes are not eligible for commission.

- (d) The DSAs shall source applications from the MSMEs having growth and prospects. The DSAs shall not recommend/ source the MSME loan proposals rejected by other Banks/ FIs.
- (e) The appraisal will be done by KFC and sanction/ rejection of the proposal will be at the sole discretion of KFC.

#### 5. Key Terms of Engagement:

- (a) **Commission-based Remuneration:** DSAs will be compensated solely on a commission basis, with no fixed monthly fees or retainership. The commission will depend on the loan amount successfully sourced by the DSA and sanctioned by KFC. No additional remuneration, expenses, or allowances will apply.
- (b) **Operational Setup:** DSAs will operate independently from their place of work, with no space or infrastructure provided by the Corporation. They must have a mobile phone in their own name.
- (c) The Corporation will fix the commissions payable to DSA and will be subject to periodic revision. The loan amount sourced by DSAs shall exceed Rs. 200 lakh.
- (d) The following commissions are proposed for MSME proposals (other than Contractor Loan proposals - LOC, GBDS, EBDS, loans to Bar Hotels, Films/Cinema and Crusher projects) only.

Loan Amount Sanctioned	For MSME proposals (Rs.) *	
	Rating below Band 2	Band 1 & 2 Rated Accounts
>200 lakh up to 500 lakh	10,000	20,000
>500 lakh up to 1000 lakh	40,000	60,000
>1000 lakh	80,000	1,00,000

\* The commission stated above shall not exceed the processing fee collected from the customer.

- (i) The commission will be paid only after loan disbursement.
- (ii) DSAs will not be eligible for commission if the customer has directly approached KFC.
- (iii) DSAs are not eligible for any fees, other than the fees fixed by KFC. DSAs should not accept commissions in cash or kind from applicants, promoters, or their representatives.

- (iv) Before effecting payment of fees, a declaration shall be obtained in writing from the applicant by the DSA and be furnished to KFC that no fees or any consideration have been paid by the applicant to them.
- (v) Claims should be submitted monthly to the Business Development Department through the Branch Head concerned.
- (vi) Fees will not be payable in cases where KFC is obliged to pay Fee/ remuneration to other persons/ parties under any other arrangement, for the same loan proposal.
- (vii) Payment of fees will be made by way of online credit to the specified bank account of the DSA after deducting the applicable taxes at source.

### **6. Terms / Period of Empanelment:**

- (a) Empanelment is purely temporary and shall be valid for one year only. KFC reserves the right to discontinue the DSA's services at any time without providing reasons. The DSA has to canvass minimum one proposal within the first three months, otherwise the empanelment will be cancelled automatically. The Corporation's decision in this regard shall be final, and the DSA shall not raise any objections.
- (b) The empanelment of DSA with the Corporation is as a service provider only & it does not create any employer – employee relationship & the successors or assigns of the DSA will not have any right to claim employment or any other benefit whatsoever from the corporation. DSAs should not present themselves as KFC officials or make commitments on KFC's behalf.
- (c) The Zonal Manager will be responsible for verifying the eligibility of applicants and empanelling the DSAs for branches within the Zone. Each branch may empanel up to five DSAs at a time. For TVM, EKM and KKD, the empanelment will be common for MCBs and LCBs. Once empanelment is complete, the list shall be shared with the Business Development Department, and the IT Department will arrange to publish it on KFC's website.

### **7. Minimum Business Criteria:**

The DSA has to canvass minimum one proposal within the first three months, otherwise the empanelment will be cancelled automatically. Further, a minimum business of one proposal per month is required. If a DSA fails to meet this target in a quarter (excluding the first three months of empanelment), their services will be automatically terminated. However, they will still receive a commission for proposals they have already mobilized. For this purpose, the receipt of the application, not the inquiry, will count towards the target.

## **8. Contractual Obligations:**

The engagement will be governed by a formal agreement outlining the roles and responsibilities of DSAs, confidentiality, performance standards, and regulatory compliance. DSAs must adhere to KFC's code of conduct, safeguarding the Corporation's reputation.

## **9. General conditions:**

- (a) Empanelment of DSAs will be purely on empanelment basis.
- (b) KYC compliance of DSAs is mandatory.
- (c) DSAs should not appear in the latest list of CIBIL/ RBI Caution Advice list.
- (d) DSAs should not have been blacklisted or penalized by any bank, FI, or regulatory authority.
- (e) DSAs should follow the code of conduct of RBI or any other codes set by KFC in this regard from time to time.
- (f) KFC will issue a Photo ID card for DSAs to display when visiting prospective clients.
- (g) The DSAs should not have been convicted of any offence and/ or sentenced to a term of imprisonment.
- (h) DSAs shall not solicit customers who have directly approached KFC.
- (i) The DSA shall permit KFC, or individuals authorized by KFC, to access the DSA's documents, records, transactions, and any other necessary information provided to, stored, or processed by the DSA within a reasonable timeframe.
- (j) DSA can be terminated by KFC at any time if DSA's performance is found contrary to the KFC's instructions or if he/ she is found to perform any action detrimental to KFC's interest.
- (k) In the event of premature termination/ expiry of empanelment, DSA will have to immediately surrender the Identity Card and any material provided by KFC.
- (l) Extension of the empanelment with KFC will depend upon performance in the activity/ services allotted to him/ her and necessity of his/ her services to KFC.
- (m) KFC has the right to terminate this empanelment without assigning any reason.
- (n) An attempt to commit fraud or misuse of position enjoyed by DSA is also a ground to terminate the empanelment.
- (o) The DSA should indemnify and keep KFC indemnified against any claims, loss or damages, actions, costs, charges and expenses whatsoever which may be brought or made against or sustained or incurred by KFC (and whatever paid by KFC or not) or which KFC become liable under or in respect of or incidental to or relating to empanelling the DSA.
- (p) The DSA shall ensure the preservation and protection of the security and confidentiality of customer information and data. It shall also ensure that all information provided and documents exchanged with the Corporation are submitted in a timely manner, with no material misrepresentations or omissions.

- (q) The DSA shall not be disqualified by any law in force that prohibits them from entering into an agreement with the Corporation and is not insolvent and no insolvency proceeding are pending against them and no criminal proceedings are pending against them.
- (r) In case of disputes, a meeting shall be requested in writing. Only if the matter remains unresolved after the expiry of 30 days, the DSA may pursue other options, provided the dispute is raised within 15 days of occurrence.
- (s) Employees of KFC, retired employees of KFC, Employees who worked earlier in KFC and their relatives (relative with the definition given in Companies Act, 2013) will not be eligible for the empanelment.

**10.** Application form placed as **Annexure 'A'** shall be submitted, duly completed in all respect, along with all required documents, by post to the following address, as per the preference of the applicants:

Address	Preference
Zonal Manager, South Zone, Kerala Financial Corporation, Head Office, Vellayambalam Thiruvananthapuram – 695033. Ph: 0471-2737531	1. Large Credit Branch (LCB), Thiruvananthapuram 2. MSME Credit Branch (MCB), Thiruvananthapuram 3. MSME Credit Branch (MCB), Kollam 4. MSME Credit Branch (MCB), Alappuzha 5. MSME Credit Branch (MCB), Pathanamthitta
Zonal Manager, Central Zone, Kerala Financial Corporation, Finance Towers, 1 <sup>st</sup> Floor, Kaloor Road, Ernakulam - 682 017 Ph: 0484-2401645	1. Large Credit Branch (LCB), Ernakulam 2. MSME Credit Branch (MCB), Ernakulam 3. MSME Credit Branch (MCB), Kottayam 4. MSME Credit Branch (MCB), Thodupuzha 5. MSME Credit Branch (MCB), Kattappana 6. MSME Credit Branch (MCB), Perumbavoor 7. MSME Credit Branch (MCB), Thrissur
Zonal Manager, North Zone, Kerala Financial Corporation, II <sup>nd</sup> Floor, Manuelsons Building, (Near to Hotel Malabar Palace), G.H. Road, Muthalakkulam, Kozhikode - 673 001. Ph: 0495-2722779	1. Large Credit Branch (LCB), Kozhikode 2. MSME Credit Branch (MCB), Kozhikode 3. MSME Credit Branch (MCB), Palakkad 4. MSME Credit Branch (MCB), Malappuram 5. MSME Credit Branch (MCB), Wayanad 6. MSME Credit Branch (MCB), Kannur 7. MSME Credit Branch (MCB), Kasaragod

For further queries, contact: Kerala Financial Corporation, Business Development Department, Head office, Thiruvananthapuram (Email: bd@kfc.org, Phone: 0471-2737576) or visit the official website www.kfc.org.

**11.** Last date of receipt of the application: **11.04.2025, 5 PM.** No application shall be entertained if submitted in other modes or received late.

Managing Director

Place: Thiruvananthapuram  
Date: 14.03.2025

**KERALA FINANCIAL CORPORATION  
HEAD OFFICE, THIRUVANANTHAPURAM**

**Application Form for Empanelment as DSA  
for Sourcing MSME Loan Applications**

**Category of Applicant (Select One):**

**Individuals:** Retired Bank/FI Officer  Chartered Accountant  Tax Consultant

**Entities:** CA Firm  Management Consultancy Firm

**Personal/Entity Information:**

1. Name of the Applicant/Entity:
2. Date of Birth (DD/MM/YYYY) (For individuals):
3. Age as on the date of notification (For individuals):
4. Contact Details:
  - o Mobile Number :
  - o Email Address :
5. Permanent Address / Registered Office Address:
  
6. Correspondence Address / Operational Office Address (if different):
  
7. PAN No.:
8. Aadhaar No. (For individuals):
9. GST Registration details (If applicable):
10. Branch to which enrolment sought:

**11. Professional Details:**

**(a) For Retired Bank / FI Officials:**

- (i) Name of the Bank/FI Retired From:
- (ii) Position/Scale at the Time of Retirement (Minimum Scale II):
- (iii) Total Years of Service:
- (iv) Date of Retirement:
- (v) Relevant Experience in Loan Sourcing/Processing (Please provide a brief description of your experience and any relevant achievements – Attach separate sheet if necessary):

**(b) Chartered Accountants:**

- (i)** ICAI membership number:
- (ii)** Date of Qualification as a Chartered Accountant:
- (iii)** Whether you have a Certificate of Practice (COP):
- (iv)** Areas of practice you specialize in: (e.g., audit, taxation, finance, advisory, etc.)
- (v)** Are you working in a corporate role, financial institution, or bank as an employee?
- (vi)** How many years of professional experience do you have in financial appraisal, tax advisory, or loan processing? \_\_\_\_\_ Years.
- (vii)** Can you share examples of your experience in assessing creditworthiness and evaluating business proposals?

**(c) Tax Practitioners:****(i) Professional Qualification (Tick One & Provide Details)** **Cost Accountant**

- Institute of Cost Accountants of India Certificate dated:
- Unique Membership Number:

 **Company Secretary**

- The Institute of Company Secretaries of India Certificate dated:
- Unique Membership Number:

 **Advocate**

- Date of enrolment in the State Bar Council:
- State Bar Council Enrolment Number:

 **GST Practitioner**

- GST Practitioner Enrolment Certificate Number (15-digit GSTP No.):
- Date of Certificate:

 **Tax Return Preparer (TRP)**

- TRP Certificate Number (Issued by the Income Tax Department):
- Date of Certificate:

 **Sales Tax Practitioner (STP)**

- STP Registration Certificate Number (Issued by Kerala Commercial Tax Department):
- Date of Certificate:

**(ii) Professional Experience**

- Total Years of Experience in Financial Appraisal, Tax Advisory, or Loan Processing: \_\_\_\_\_ Years
- Have you worked with MSMEs in any of these areas? (Yes/No)
- Can you assess creditworthiness and evaluate business proposals? (Yes/No)
- Have you been involved in sourcing and processing loan applications? (Yes/No)
  - If yes, describe your role and responsibilities:

**(d) Chartered Accountant Firms / Management Consultancy Firms**

**i. Firm Details**

- Type of Firm (Select One):
  - Chartered Accountant Firm
  - Management Consultancy Firm
- Firm Name: \_\_\_\_\_
- Registered Business Name (if different): \_\_\_\_\_
- Business Structure (Select One):
  - Partnership Firm
  - Limited Liability Partnership (LLP)
  - Private Limited Company
- Date of Registration: \_\_\_\_\_
- Registration Number (CIN/LLPIN): \_\_\_\_\_
- GST Number (if applicable): \_\_\_\_\_
- Firm PAN: \_\_\_\_\_
- Firm Address: \_\_\_\_\_
- Contact Person: \_\_\_\_\_
- Contact Number: \_\_\_\_\_
- Email ID: \_\_\_\_\_

**ii. Certified Professionals on the Team**

- Number of Chartered Accountants (CAs): \_\_\_\_\_
- Number of MBAs: \_\_\_\_\_
- Number of Cost Accountants (CMAs): \_\_\_\_\_
- Number of Company Secretaries (CSs): \_\_\_\_\_
- Number of other Staff: \_\_\_\_\_

**iii. Key Professionals & Qualifications (Attach Proof for at least 2-3 Major Members):** Managing Partner / Director / Designated Partners / Senior

Chartered Accountant (CA) / Financial Consultant / Any other key professional relevant to the services offered (MBA, CMA, CS, etc.)

Name	Designation	Qualification CA / MBA / CMA / CS / Others (Please specify)	Membership Number (For MBAs, University and Specialization)	Years of Experience

**iv. Core Service Areas (Check all that apply)**

- Business Strategy Development
- Organizational Restructuring
- Financial Planning & Risk Management
- Operations & Process Optimization
- Loan Proposal Handling
- Accounting and Financial Reporting
- Audit and Assurance
- Taxation Services
- Other (Specify): \_\_\_\_\_

**v. Professional Affiliations** (Preferred but not Mandatory)

- **Is the firm affiliated with any industry body?** (Yes/No) \_\_\_\_\_  
If Yes, specify:
  - Management Consultants Association of India (MCAI)
  - All India Management Association (AIMA)
  - Other (Specify): \_\_\_\_\_

**vi. Experience Details**

- Years of Operational Experience: \_\_\_\_\_ Years
- Has your firm handled loan proposals, management consultancy services, or financial consulting for at least 3 years? (Yes/No)

- Has your firm worked with financial institutions/banks on loan appraisals or client sourcing? (Yes/No) \_\_\_\_\_  
If yes, provide details:
- List key clients and projects handled in financial consultancy, loan proposals, or management advisory:

**Eligibility Confirmation:**

12. Have you, or in the case of an entity, any of the promoters / key professionals, ever been employed by KFC, retired from KFC, or are related (as defined under the Companies Act, 2013) to any current or former KFC employee? (Yes/No):
13. Have you, or in the case of an entity, any of the promoters / key professionals, or the entity itself, ever been subjected to any disciplinary proceedings or penalties during tenure with a bank/financial institution? (Yes/No):

**14. Additional Information (if any):**

### **Self-Declaration**

I/We, \_\_\_\_\_, son/daughter of \_\_\_\_\_, residing at / registered office at \_\_\_\_\_, hereby declare and affirm the following as part of my/our application for empanelment as a Direct Selling Agent (DSA) with Kerala Financial Corporation (KFC):

1. I/We understand and accept that the empanelment as a DSA is purely on a temporary basis and may be terminated by KFC at any time without assigning any reason.
2. I/We confirm that I/We will comply with all KYC requirements mandated by KFC.
3. I/We affirm that my/our name does not appear on the latest list of CIBIL/RBI Caution Advice list.
4. I/We have not been blacklisted or penalized by any bank, financial institution, or regulatory authority.
5. I/We will adhere to the code of conduct prescribed by RBI and any other guidelines or codes issued by KFC during my/our tenure as a DSA.
6. I/We acknowledge that KFC will issue me/us a Photo ID card, which I/We will display during visits to prospective clients.
7. I/We confirm that I/We have not been convicted of any offence or sentenced to imprisonment by any court of law.
8. I/We will not solicit customers who have directly approached KFC.
9. I/We permit KFC or its authorized representatives to access my/our documents, records, and transactions related to my/our role as a DSA within a reasonable timeframe.
10. I/We understand that I/We have to canvass minimum one proposal within the first three months. Further a minimum business of one proposal per month is required. If a I/We fail to meet this target in a quarter (excluding the first three months of empanelment), the service will be automatically terminated.
11. I/We understand that my/our empanelment may be terminated for any performance contrary to KFC's instructions or if my/our actions are found detrimental to KFC's interests.
12. In the event of termination or expiry of my/our empanelment, I/We will immediately surrender my/our ID card and any materials provided by KFC.
13. I/We accept that the extension of my/our empanelment will depend on my/our performance and KFC's requirement for my/our services.
14. I/We agree that any attempt to commit fraud or misuse my/our position as a DSA is grounds for immediate termination of empanelment.
15. I/We indemnify and will keep KFC indemnified against any claims, losses, damages, actions, costs, charges, and expenses arising out of my/our empanelment.
16. I/We assure the preservation and protection of the security and confidentiality of customer information and data, and I/We will provide accurate and timely information and documents to KFC.
17. I/We declare that I/We are not disqualified by any applicable law, are not insolvent, and no insolvency or criminal proceedings are pending against us.

- 18.I/We declare that I/We have never been subjected to any disciplinary proceedings or penalties during my/our professional tenure.
- 19.In case of disputes, I/We agree to first request a meeting in writing and pursue other options only if the matter remains unresolved after 30 days, provided the dispute is raised within 15 days of occurrence.
- 20.I/We agree that all disputes or claims related to this empanelment will fall under the exclusive jurisdiction of the courts at Thiruvananthapuram.
- 21.I/We confirm that I/We am/are not an employee or retired employee of KFC, nor have I/We worked for KFC previously. I/We also affirm that none of my/our relatives (as defined under the Companies Act, 2013) are/were employees of KFC.

I/We declare that the information provided above is true and accurate to the best of my/our knowledge and belief. I/We understand that any misrepresentation or omission may result in the rejection of my/our application or termination of empanelment.

**Signature of the Applicant/Authorized Signatory**

Designation (if applicable):

Entity Name (if applicable):

Date: \_\_\_\_\_

**Documents to be Attached:**

- ID Proof (Aadhaar/Passport/PAN Card/Voter ID Card/Driving License)
- Proof of Date of Birth (Passport/PAN Card/Driving License)
- Proof of Retirement (Pension Payment Order) (For Retired Bank/FI Officers)
- Address Proof (Utility Bill/Voter ID)
- GST Registration Details (If applicable)
- Proof of Professional Qualification/Membership (For Chartered Accountants / Tax Consultants / Entities)

**Please Note:**

- Original documents should be produced for verification.
- Ensure that all fields are filled accurately.
- Attach the required documents along with this application form.
- Submit the completed form to KFC's Branch Office.

For further queries, contact: Kerala Financial Corporation, Business Development Department, Head office, Thiruvananthapuram (Email: [bd@kfc.org](mailto:bd@kfc.org), Phone: 0471-2737576) or visit the official website.

Last date of receipt of the application: 11.04.2025, 5 PM. Application form shall be submitted, duly completed in all respect, along with all required documents, by post to the following address, as per the preference of the applicants. No application shall be entertained if submitted in other modes or received late.

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Zonal Manager, North Zone, Kerala Financial Corporation, II <sup>nd</sup> Floor, Manuelsons Building, (Near to Hotel Malabar Palace), G.H. Road, Muthalakkulam, Kozhikode - 673 001. Ph: 0495-2722779	1. Large Credit Branch (LCB), Kozhikode 2. MSME Credit Branch (MCB), Kozhikode 3. MSME Credit Branch (MCB), Palakkad 4. MSME Credit Branch (MCB), Malappuram 5. MSME Credit Branch (MCB), Wayanad 6. MSME Credit Branch (MCB), Kannur 7. MSME Credit Branch (MCB), Kasaragod