

KERALA FINANCIAL CORPORATION
VELLAYAMBALAM, THIRUVANANTHAPURAM -695033
Kerala, India; Phone: 0471-2737575, 2737566, 2737567
Web: www.kfc.org, Email: hrd@kfc.org

NOTIFICATION

Notification No. KFC/11/2025-26 dated **13.03.2026**

Sub: Contract Appointment to the post of 'Credit Officer' – Reg

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 a 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 24 Branch Offices with its Head Quarters at Thiruvananthapuram and Zonal Offices at Kozhikode, Ernakulam and Kollam.

Kerala Financial Corporation invites applications for the temporary posts of '**Credit Officer' on a contract basis** for a maximum period of three years subject to satisfactory performance on annual reviews.

1. **Qualifications:** Graduate with a minimum of three years of post qualification experience in credit appraisal in Bank/Fis.

Those who worked with a Bank/ NBFC/ FI will be given preference. Should have good drafting skills and knowledge in Project Report preparation.

The Corporation reserves the right to screen and modify the qualification/ experience based on the number of applications received.

2. Job Description.

- Preparation of project appraisal
- Loan Monitoring
- Other Credit related works

3. **Age.** Less than **40 years as of 13.03.2026**. Age relaxation will be applicable for reservation categories (03 years for OBC/ Muslim/ E/B/T/ LC/AI candidates and 05 years for SC/ST candidates).

4. Number of posts. 05

5. **Remuneration.** Consolidated pay of Rs.50,000/- per month plus TA/ DA as per the rules of the Corporation from time to time.

6. **Place of work.** The applicant has to work in any of the Districts in Kerala.

7. **Application Form and Mode of Application.** Interested candidates, fulfilling eligibility criteria, may apply via **ONLINE** mode only by filling the prescribed application form given in the website of Kerala Financial Corporation (KFC), Thiruvananthapuram (www.kfc.org).

8. **Last date of submission of application:**

- The online application submission link will be open on **14.03.2026 (10 am)**
- The last date for submitting the online application is **18.04.2026 (5 pm)**

No application shall be entertained if submitted in other modes.

9. **Instructions for Scanning of Photograph & Signature:**

- Scan the latest photograph of the candidate and upload the same in the space provided in the online application [scanned image shall be less than 200KB in *.JPG format only]
- Candidate shall make his/ her signature on a white paper, scan the same and upload it in the space provided in the online application [scanned image shall be less than 50KB in *.JPG format only]
- The candidate has to scan his full signature, since the signature is proof of identity, it must be genuine and in full: initials are not sufficient. Signature in CAPITAL LETTERS is not permitted. The signature must be signed only by the candidate and not by any other person.
- The candidate has to scan and upload all relevant documents for proof of age, caste, educational qualification and experience in the space provided in the online application [scanned image shall be less than 400 KB in *.JPG format only]

10. **Selection:**

- The applications will be subjected to a scrutiny based on the details provided by the candidate and a list of candidates eligible for further selection process will be prepared.
- The selection will be done through written test with interview or only interview depending on the number of eligible candidates.

- Dates of the written test/ interview and the list of selected candidates will be published on the website www.kfc.org and also intimated through the email address of the applicants.
- Candidates who obtain cut off mark of 40% and above in the written exam will only be called for the Interview. The rank list will be prepared based on marks of written test and interview. The weightage for written test and interview will be in the ratio of 80:20 respectively.
- The rank list will be published on the KFC website www.kfc.org.
- The admittance to various stages of the recruitment will be provisional only and will not confer any claim unless various other conditions of selection are satisfied as the prevailing rules of the organization.
- Detailed scrutiny of the applications/ credentials will be conducted before written/ interview/ appointment. Any discrepancy found during the detailed scrutiny will result in the rejection of candidature.
- KFC reserves the right to shortlist only a limit of candidates for selection process based on relevancy of experience, quality of academic achievements and overall suitability of the candidates to the position.
- Selected candidates will be given an offer letter for the appointment on a contract basis for a period of one year from the date of appointment, annually renewable up to three years based on performance.

11. General Conditions:

- The candidate should be willing to do field visits on a continuous basis.
- The notification can be withdrawn at any time by the competent authority without assigning any reason therefor. The cancellation, if any, will be published on the website of the Corporation.
- Applicant must be citizens of India.
- The applicants are required to go through the detailed notification carefully and decide themselves about their eligibility for this recruitment before applying online.

- The Corporation reserves the right to reject any application. The Corporation also reserves the right to terminate the service of the appointed candidates at any time, by giving notice, without assigning any reason.
- The qualification stipulated for the post must be a regular course from a recognised University/ Institute. Those applicants having qualification equivalent to any of the prescribed qualification should submit equivalency certificate issued by the competent authority and without such certificate, their candidature shall not be considered.
- Experience acquired after the date of passing of the qualification stipulated shall only be considered.
- The candidates shall submit caste certificate/ non-creamy layer certificate, as applicable.
- KFC is not responsible for any discrepancy in submitting the application. The applicant should not furnish any false, tampered, fabricated information or suppress any material information while filling up the application form. If the particulars furnished in the Online application form do not tally with the original documents produced by the Candidates his/ her candidature will be rejected.
- In the event of any information provided by the candidates being found false or incorrect at any stage, their candidature/ appointment is liable to be cancelled/ terminated without any notice.
- KFC reserves the right to call for any additional documentary evidence from candidates in support of educational qualifications/ experience/ other notified eligibility requirements.
- KFC reserves the right to fill or not fill the post advertised.
- The validity of the rank list will be one year.
- Applicants should have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. KFC will send intimation for written test/ Interview through the registered e-mail ID only. In case a candidate does not have a valid personal e-mail ID, he/ she should create his/ her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

- In case of any problems faced by the candidates in filling up the online application form they may contact the HELP DESK on the phone number: 0471-2737575/2737536 between 10.15 AM and 5.15 PM on working days
- All other usual conditions of contract appointment shall apply.

13.03.2026

Thiruvananthapuram

Managing Director