

08.05.2018 • Tuesday • KFC Head Office, Vellayambalam

Loan Settlement Adalath

10:00 am	WELCOME ADDRESS Shri. Premnath Ravindranath GM
10:05 am	PRESIDENTIAL ADDRESS Shri. Sanjeev Kaushik IAS CMD KFC
10:10 am	INAUGURAL ADDRESS Dr. T M Thomas Isaac <i>Hon. Minister for Finance & Coir</i>
10:25 am	VOTE OF THANKS Shri. Mushtaq Ahamed GM
10:30 am	ADALATH

Technical Sessions

10:30 am to 04:30 pm

BATCH 1	: PROJECT APPRAISAL
BATCH 2	: PROJECT MONITORING
BATCH 3	: LIFE SKILLS AND MOTIVATION

08.05.2018 • Tuesday • Mascot Hotel Pool side

Panel Discussion 07:30 pm

Subject: Startup Environment and Funding in Kerala

Moderator	Dr. Saji Gopinath <i>CEO Startup Mission</i>
In the Panel	Shri. Sanjeev Kaushik IAS <i>CMD KFC</i> Shri. M Sivasankar IAS <i>Secretary(Electronics and IT)</i> Dr. M Beena IAS <i>MD KSIDC</i> Shri. Sijo Kuruvilla George <i>Founder CEO, Startup Village</i> Shri. Jofin Joseph <i>Profoundis Lab Pvt Ltd</i> Smt. Aardra Chandra Mouli <i>Aeka Biochemicals Pvt Ltd</i>
08:30 pm	CULTURAL PROGRAMS AND DINNER



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I N V I T A T I O N

KFC Conclave

**KFC towards New Horizon
Launch by**

Shri. Pinarayi Vijayan
Hon. Chief Minister

9th May 2018, Mascot Hotel
Thiruvananthapuram



09.05.2018 • Wednesday • Mascot Hotel, Symphony Hall

'KFC towards New Horizon'

Dear Sir/Madam

As you are aware, KFC has recently implemented a three pronged strategy to double its loan portfolio by 2021. We are bringing down our interest rate structure from the existing 14.5% PLR to a more competitive Base rate of 9.5%. We are also building up KFC's profile and focusing on marketing efforts so that we can attract good customers through our new schemes and competitive interest rates. As an integral part of this strategy, we have put all our efforts for reducing our gross NPAs and cleaning up our balance sheet. A one-time liberalised settlement drive has been launched this month in order to settle long standing defaulted accounts. Success of these efforts would enable KFC to secure a better credit rating, thereby lowering the cost of funds, lend at competitive rates and increase its loan portfolio.

To bring together all these strategies at one platform, we are organising our first Business Conclave on May 8-9, 2018 at Mascot Hotel, Thiruvananthapuram. At this conclave, we would conduct an OTS Adalath, unveil our revamped credit policy, declare our new interest rate structure and launch innovative schemes for Startups. We will also be distributing best entrepreneur awards and Gold Cards to best clients apart from training programmes for entire KFC staff. We will also have panel discussions on 'Startup Funding' and on 'Improving Industrial Climate in Kerala'.

We take this opportunity to invite you as our esteemed guest and look forward to your gracious presence.

Sanjeev Kaushik IAS

Chairman and Managing Director
Kerala Financial Corporation

12 noon

WELCOME ADDRESS

Shri. Sanjeev Kaushik IAS CMD KFC

12:05 pm

PRESIDENTIAL ADDRESS

Dr. T M Thomas Isaac Hon. Minister for Finance & Coir

12:15 pm

INAUGURAL ADDRESS

Shri. Pinarayi Vijayan Hon. Chief Minister

12:30 pm

**LAUNCH OF REVAMPED CREDIT POLICY
DECLARATION OF NEW INTEREST RATE STRUCTURE
LAUNCH OF NEW STARTUP SCHEMES
DISTRIBUTION OF BEST ENTREPRENEUR AWARDS**

12:45 pm

KEY NOTE ADDRESS

Shri. Ramesh Chennithala Leader of the Opposition

12:50 pm

SPECIAL ADDRESS

Shri. K Muraleedharan MLA

Adv. V K Prasanth Mayor, Trivandrum Corporation

Shri. Paul Antony IAS Chief Secretary

Shri. Manoj Joshi IAS Principal Secretary (Finance)

01:10 pm

VOTE OF THANKS

Shri. Premnath Ravindranath GM KFC

01:15 pm

LUNCH

Panel Discussion 10:00 am

Subject: Improving Industrial Climate in Kerala

Chief Guest

Shri. A C Moideen

Hon. Minister for Industries, Sports and Youth Affairs

**Moderator
In the Panel**

Shri. Joe A Scaria, Senior Business Journalist

Shri. V K C Mammed Koya MLA

Shri. Sanjeev Kaushik IAS CMD KFC

Dr. K Ellangovan IAS Principal Secretary (Industries & Commerce)

Dr. M P Sukumaran Nair Chairman, RIAB

Smt. G K Maya Convenor SLBC, GM Canara Bank

Shri. Damodar Avanoor, State President, KSSIA

Dr. S Saji Kumar Chairman CII

R Madhav Chandran Secretary, KMA

Shri. Jose Dominic CGH Earth Group

Shri. P K Mayan Mohamed Western India Plywoods Ltd

Smt. Maneesha Panicker Silk Route Escapes

Shri. Sunny Jacob St. Marys Rubbers (P) Ltd

Shri. V R Desai Desai Group of Companies

Summing up

Dr. T M Thomas Isaac Hon. Minister for Finance & Coir

11:15 am

GOLD CARD AWARDS TO BEST CLIENTS OF KFC

11:30 am

COFFEE BREAK