

**KERALA FINANCIAL CORPORATION**  
**VELLAYAMBALAM, THIRUVANANTHAPURAM – 695033,**  
Kerala, India; Phone: +91-471-2737500, 2737566, 2737567  
Web: www.kfc.org, Email: [hrd@kfc.org](mailto:hrd@kfc.org)

**NOTIFICATION**

Notification No. KFC/05/2018-19 dated 18.12.2018

**Sub: Contract Appointment to the post of Credit Officers - Reg**

Kerala Financial Corporation (KFC), incorporated under the State Financial Corporations Act of 1951, is a trend setter 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 of the country. KFC is an ISO certified organization, posting profits continuously, having 16 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 **06 Credit Officers (on Contract basis)** for a period of one year. The contract may be renewed based on the member's performance and the Corporation's requirements. However the total period of contract shall not exceed three years. The details are given below

- 1. Qualifications & Experience:** Any Graduate with JAIIB with minimum 03 years of post-qualification experience in Credit Appraisal in Banking or other Financial Institutions.
- 2. Maximum Age:** 40 years as on 18.12.2018 with usual relaxation for reservation categories.
- 3. Job Profile :**
  1. Preparation of Credit appraisal notes to Sanctioning Authorities based on Corporation's policy guidelines, analysis of business model and financial parameters.
  2. Undertaking field level due diligence of the prospective borrower along with our Staff.
  3. Follow up with the borrowers for timely submission of regular financial updates, analyse the data and highlight identified areas of probable stress.
  4. Collaborate with Risk/Technical /Legal sections for requisite work flow and approvals.
  5. Responsible for monitoring borrowers/companies along with other staff including site visit.

**4. Application Form:** Only physical application will be considered. The applicants should apply in the format given as **Annexure 'A'**. The application forms should be sent by registered post/speed post to **"The Chairman and Managing Director, Head Office, Kerala**

**Financial Corporation, Vellayambalam, Trivandrum - 695033, Kerala**” super scribing the name of post on the envelope. The application should be complete in all aspects. Incomplete/ ineligible / Defective applications will be summarily rejected without any notice to the applicant.

**5. Last date of receipt of application:** The last date of receipt of application at KFC will be **07.01.2019, 5 PM**. Applications received after the last date will be summarily rejected without any notice to the applicant. The Corporation reserves the right to reject any application without assigning any reason.

**6. Selection procedure:** The selection will be done through interview by the Selection Committee constituted for the same.

**7. Date of Interview:** Dates of interview will be published in our website [www.kfc.org](http://www.kfc.org) and also intimated through email address of the applicants. No TA/DA will be paid for attending the interview.

**8. Selection:** The rank list will be prepared based on marks of interview conducted by the Selection Committee and the list of selected candidates will be published in KFC website [www.kfc.org](http://www.kfc.org). Selected candidates will be given offer letter for the appointment as the **Credit officer** of KFC on contract basis for a period of one year from the date of appointment.

**9. Number of posts – 06 (Six only)**

**10. Remuneration.** Consolidated pay of Rs.40,000.00 per month plus Travelling Allowance /Daily Allowance as per rules of the Corporation applicable to JE of the Corporation.

**11. Place of work.** Recruitment will be done Zone wise. The applicant should be willing to work at any of the Branch/Zonal offices of the Corporation as directed by the Management of KFC.

**12.** Usual conditions of contract appointment shall apply. The Corporation reserves the right to reject any application. **Corporation also reserves the right to terminate the service of the appointed candidates, by giving notice, without assigning any reason.**

**13. Admit card** for the short listed candidates appearing for interview will be sent through e-mail and the list of short listed candidates will be published in KFC website before 7 days of the date of interview.

#### **14. General Conditions**

- i. The applications should be submitted strictly in the format prescribed.
- ii. The notification can be withdrawn any time by the competent authority without assigning any reason there for. The cancellation, if any, will be published in the website of the Corporation.
- iii. All other usual conditions of appointment shall apply.

18 Dec 2018  
Trivandrum

sd/-

Chairman & Managing Director

**KERALA FINANCIAL CORPORATION  
VELLAYAMBALAM, TRIVANDRUM -695033**

Passport  
Size Photo  
(self-  
attested  
over the  
photo)

**APPLICATION FOR THE POST OF CREDIT OFFICER ON CONTRACT BASIS**

Notification No. KFC/05/2018-19 dated 18.12.2018

Zone applied : (Thiruvananthapuram/Ernakulam/Kozhikode): .....

1	Name				
2	Age & Date of birth as on 18.12.2018 (age should not be more than 40 years) (Copy of Aadhaar to be attached)				
3	Sex				
4	Nationality				
5	Religion				
6	Caste & Category				
7	Phone Number : Land Mobile				
8	Email ID (Shall be legible, all future correspondence will be through email ID only)				
9	Permanent Address				
10	Address for Communication				
11	Total post qualification experience(in number of years)				
12	Academic Qualifications(SSLIC onwards)				(self-attested copies to be enclosed)
	Qualification	Name of Institution	Name of University	Year of Passing	% of Marks
13	Post qualification experience (Attach separate sheets if required) (self-attested copies to be enclosed)				
	From	To	Name of Organization	Designation	Nature of Work

14	Any pre-qualification experience				
15	Any other information (Attach separate sheets if required)				

Self-attested copies of academic qualifications, experience and proof for age to be enclosed along with the application. Incomplete/ ineligible/defective applications will be summarily rejected without giving any notice to the applicant.

DECLARATION

1. I hereby declare that all information furnished in the application form are true, complete and correct to the best of my knowledge and belief. I also agree that my candidature/appointment shall be cancelled at any stage/time if it is found that the information furnished is wrong.
2. I agree to receive all correspondence by email.

Place:  
Date:

Signature of the candidate