



Way to green finance....



KERALA FINANCIAL CORPORATION

Thiruvananthapuram

Established in 1953
under the
State Financial Corporations Act-1951





58 Years of Development Banking.

Assisted Over 43,000 ventures.

Financed More than Rs.4500 Crore.

Year-On-Year Growth





Year-on-year growth...

- Portfolio size up by 37% from Rs.650 to Rs.890 crores.
- Networth up from Rs.249 to Rs.270 crores.
- Gross income up by 45% from Rs.109 to Rs.158 crores.
- Expenses (*including bad debts written off*) down by 68% from Rs.186 to Rs.111 crores.
- Net Profit up by 183% from Rs.11.70 to Rs.33.72 crores.

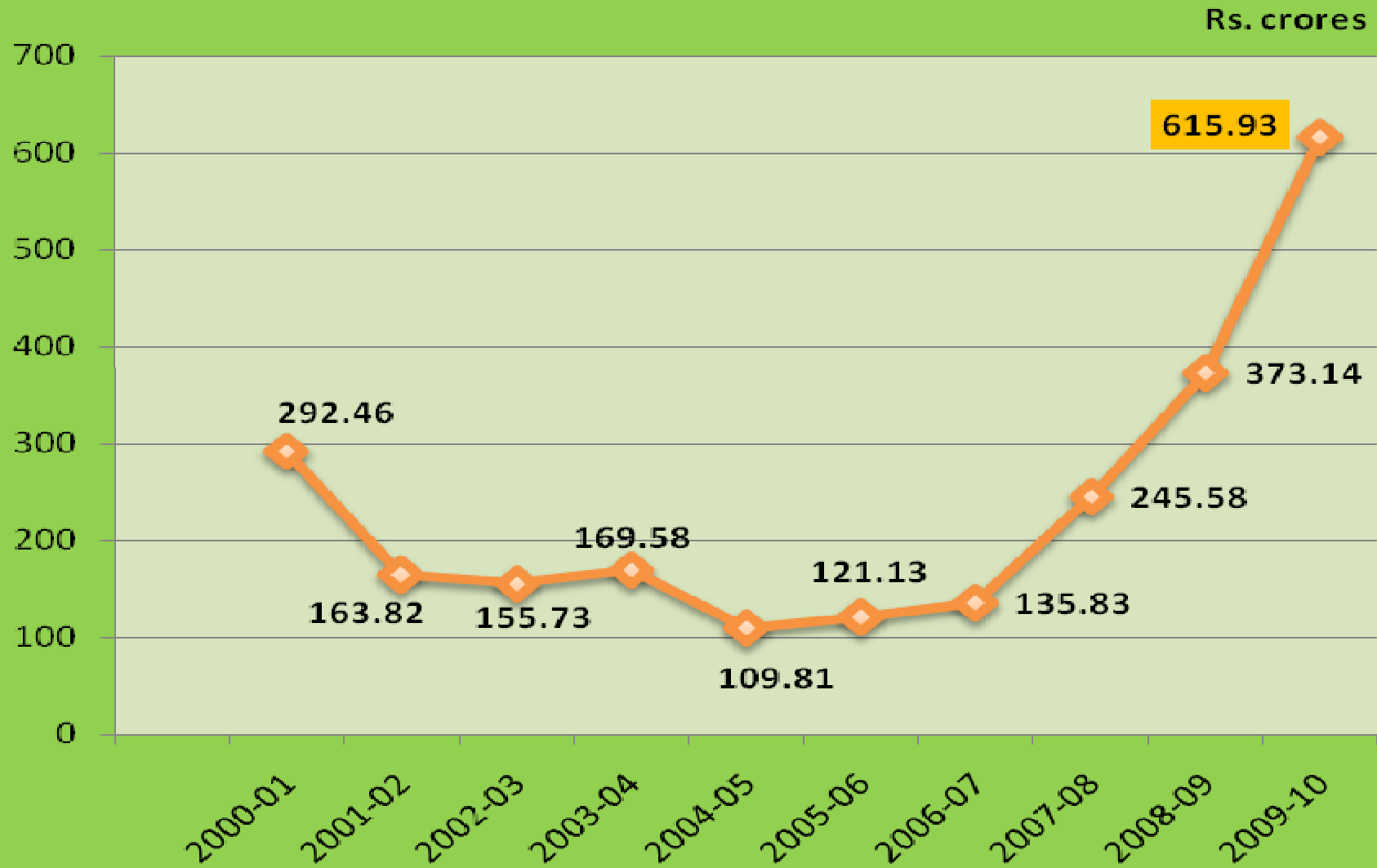


Year-on-year growth...

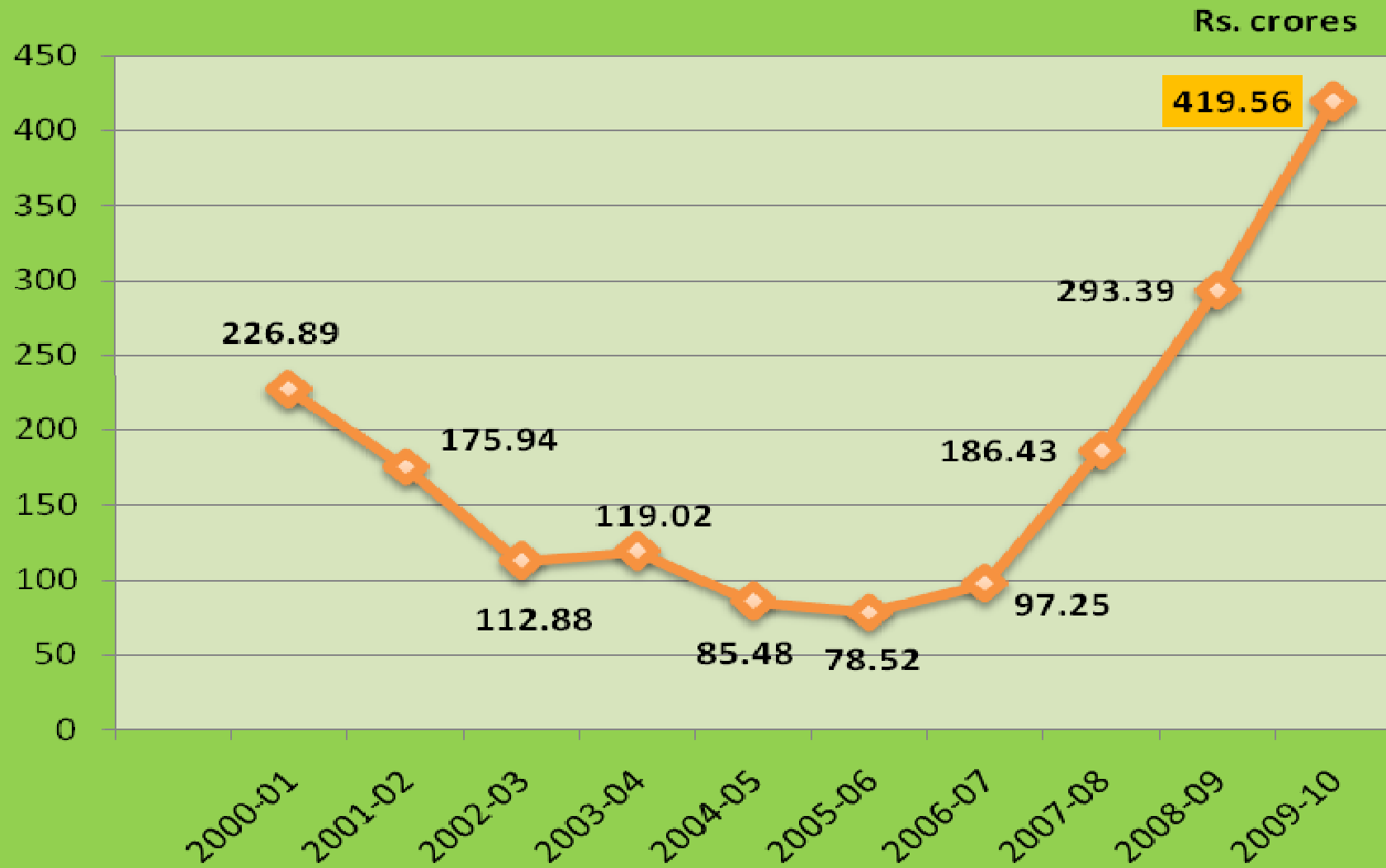
- First time a dividend of @ 4% on share capital of Rs.204 crores.
- Capital Adequacy Ratio remain comfortable at of 27.90% against the norm of 9%
- Gross NPA down from 21% to 9.04%
- Net NPA down from 13.22% to 2.41%



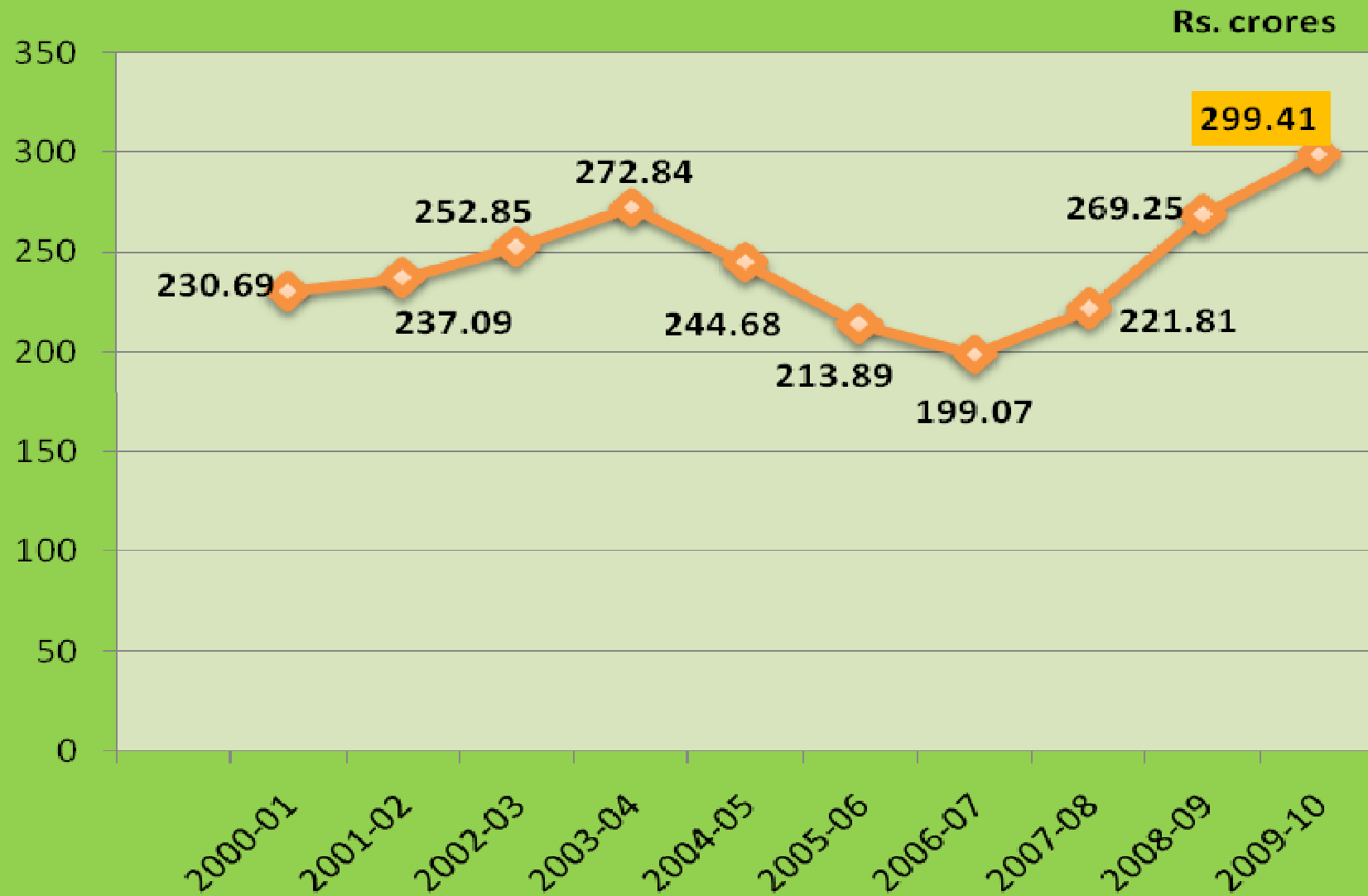
Sanctions



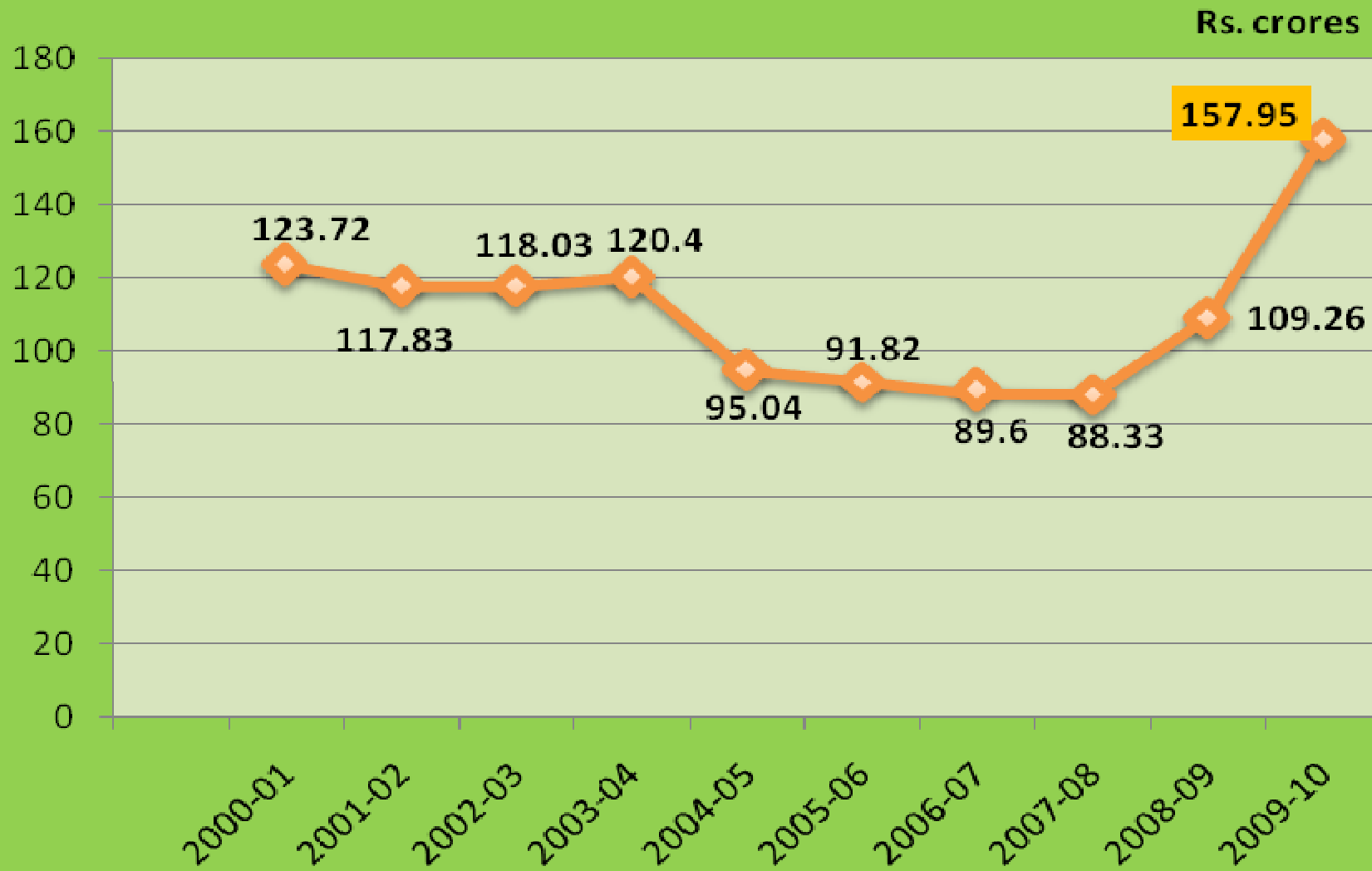
Disbursements



Recovery



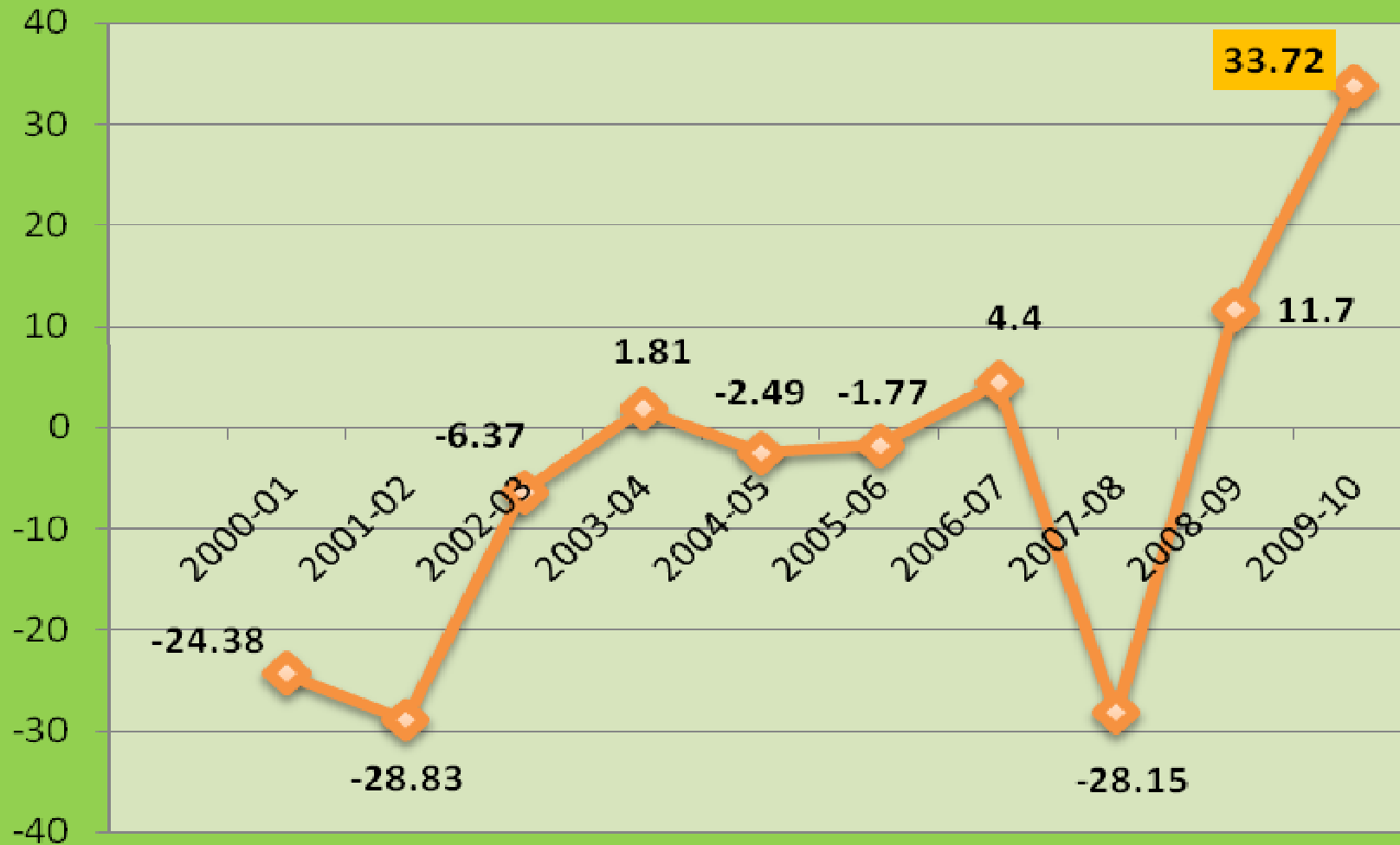
Gross Income



Net Profit



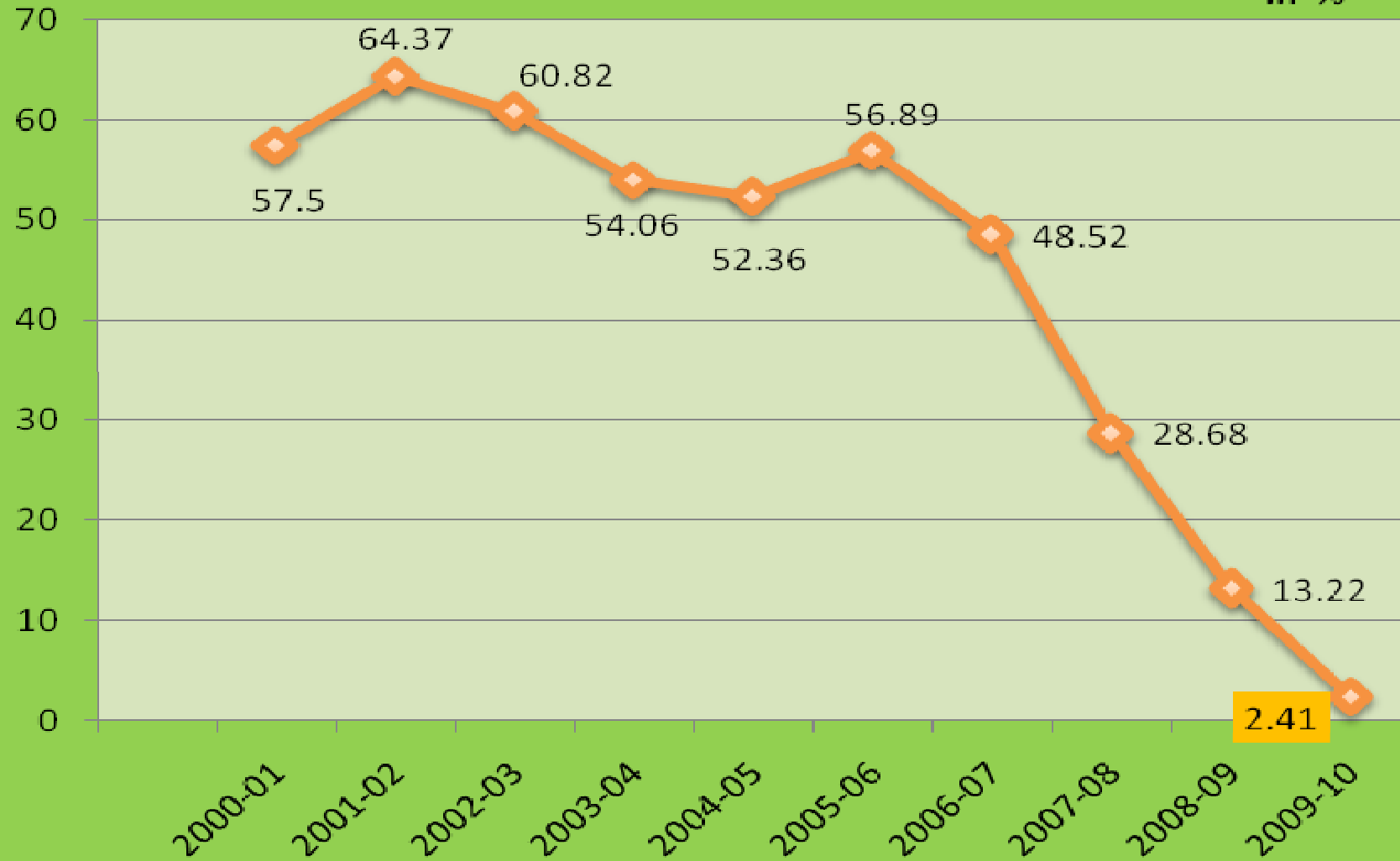
Rs. crores



Net NPA



in %



www.kfc.org

The screenshot shows the homepage of the Kerala Financial Corporation (KFC). At the top left, it says "WELCOME TO kfc.org". The main header features the KFC logo and the text "Kerala Financial Corporation INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT, No. 1951 of 1951". Navigation links for "HOME", "KFC MAIL", and "SITEMAP" are on the right. The central banner has a colorful parachute and butterflies, with the slogan "Kerala Financial Corporation we finance your dream... and take you to new heights" and the quote "Dreams is not what you see in sleep, it is the passion that does not let you sleep." Below the banner is a navigation menu with items like "KFC", "BRANCHES", "AVAIL LOANS", "PRODUCTS/SERVICES", "BEYOND BUSINESS", "UNITS FOR SALE", "TENDERS", and "CONTACT US". The main content area includes a detailed introduction of KFC, a "News & Events" section with links to "Great acceptance for new Scheme introduced by KFC, Malappuram" and "Two day training program - H'ble Finance Minister Dr.T.J. Thomas Isaac at the closing function", and a "Log in" section with fields for "User ID" and "Password".

Thank You...