

KSFE

The Kerala State Financial Enterprises Limited (KSFE) is accompany registered under

The companies Act, 1956

The company is fully owned by the **Government of Kerala**

KSFE is the first Public Sector Undertaking in the whole of India doing Chitty and other Business

The Company was registered on **06-11-1969**

First board constituted on **26-11-1969**

First board assumed charge on **28-11-1969**

The company started its function at Trissur with **45 employees** and **10 Branches**

The Company started business in **1970** with a paid up capital of **Rs. 2 Lakhs**

The **share capital (2000 equity shares of Rs. 100/- each)** was fully subscribed by the Government of Kerala

KSFE was incorporated with an **authorized capital of Rs. 25 lakhs (25000 equity shares of Rs. 100/- each)**

KSFE is conducting its chits under **Kerala Chitty Act 1975 w.e.f 25-08-1975 & CFA 1982 wef 30.04.2012**

Though the company is a Private Limited Company, in view of the number of members, the rules regarding the transfer of shares, issue of prospectus etc, it is deemed to be **a Public Limited Company**

The Management of the company is vested with **the Board of Directors**

The no. of directors shall not be less than **2** and more than **15**

Board of Directors Includes Chairman, Vice Chairman, Addl Secretary (Taxes), Addl Secretary (Finance), IG of Registration Managing Director and nominees of political parties.

The Managing Director is appointed by the Government of Kerala

The Managing Director is the Chief Executive of the Company

The Managing Director is assisted by the following staff for the conduct of affairs of the Company

General Manager (BUSINESS)

General Manager (FINANCE)

Deputy General Manager (IA &V)

Deputy General Manager (P & HR)

Deputy General Manager (BUS & OPS)

Assistant General Manager (PLANNING)

Assistant General Manager (ACCOUNTS)

Assistant General Manager (P & HR)

Assistant General Manager (LEGAL)

Assistant General Manager (IT)

Assistant General Manager (RECOVERY)

Assistant General Managers (REGIONS)

Company Secretary

Liaison Officer

Liaison Officer (Legal)

Chief Managers

Senior Managers

Managers

Deputy Managers

Assistant Managers

Assistant Managers (NC)

Higher Grade Special Grade Assistants

Special Grade Assistants

Senior Assistants

Junior Assistants

Record Keepers

Special Grade Office Attendants

Higher Grade Office Attendants

Office Attendants

Drivers/Watchmen

Part Time Sweepers

KSFE head office is at Trissur

KSFE has 11 regional offices

Regional offices

Thiruvananthapuram

Attingal

Kollam

Alappuzha

Kattappana

Kottayam

Ernakulam

Trissur

Malappuram

Kozhikkode

Kannur

KSFE has **10 SDT offices** at

TVM,KOLLAM,ERNAKULAM,TRISSUR,KOZHICKODE,KOTTAYAM,ALAPPUZHA,PALAKKAD,

KANNUR & NEYYATTINKARA

KSFE SCHEMES FORMATION DETAILS

<u>SCHEMES</u>	<u>YEAR</u>	<u>CIR NO.</u>
Chitty	1975	
Hire purchase Scheme	1971	
House Modernization Scheme (HMS)	1978	
Employment Oriented Higher Purchase (EOHP)	1987	
Gold Loan (GL)	1989	22/1989
Pass Book Loan (PBL)	1991	40/1991
Trade Finance Scheme (TFS)	1992	02/1992
New Chitty Loan (NCL)	1993	02/1993
New Housing Finance Scheme (NHFS)	1995	29/1995
Reliable Customer Loan (RCL)	2000	40/2000
Consumer/Vehicle Loan (CVL)	2002	65/2002
LIC Corporate Agency	2004	41/2004
Special Car Loan	2004	48/2004
Western Union Money Transfer (WUMT)	2004	130/2004
Flexy Trade Loan (FTL)	2005	09/2005

Safe Deposit Locker (SDL)	2005	10/2005
Tax Planning Loan Scheme (TPLS)	2005	25/2005
Smart Chitty Bridge Loan (SCBL)	2005	26/2005
Door Collection (DC)	2005	49/2005
Sugama Akshaya Over Draft (SAOD)	2005	70/2005
NIC Corporate Agency	2005	99/2005
Kanakadhara Loan Scheme (KLS)	2006	52/2006
Mangalya Loan Scheme (MLS)	2006	80/2006
Employees Computer Loan (ECL)	2007	25/2007
Canvassing Cum Door Collection System	2007	82/2007
Vidhya Dhanam Loan Scheme (VDLS)	2011	58/2011
KSFE Haritham Scheme (KHS)	2012	62/2012

SPECIAL SCHEMES

Kerala Golden Jubilee Chitties (KGJ) 2000

Ponnona Chittikal (PC) 2007,2008,2009,2010,2016

Pravasi Bandhu Chittikal (PBC) 2007,2008,2009,2010

Low Key Campaign (LKC) 2011,2012,2013,2014,2015,2016

Swarna Varsha Chittikal (SVC) 2011

Suvarna Shreyas Chittikal (SSC) 2011

Bhagya Varsha Chittikal (BVC) 2012, 2013, 2014, 2015

Bhagya Shreyas Chittikal (BSC) 2012, 2013, 2014, 2015

IMPORTANT ACT AND RULES RELATED TO KSFE

Negotiable Instruments Act---1881

Transfer of Property Act---1882

Indian Trust Act---1882

Registration Act or Central Act XVI---1908

Code of Civil Procedure----1908

Reserve Bank of India Act---1934

Industrial Employment Standing Orders Act---1946

Banking Regulation Act---1949

State Bank of India Act---1955

Companies Act---1956

Kerala Money Lenders Act--- 1958

State Bank of India (Subsidiary Bank Act) -----1959

Kerala Stamps Act---1959

Income Tax Act---1961

Income Tax Rules---1962

The Limitation Act---1963

Kerala Revenue Recovery Rules---1968

Hire purchases Act, 1972

Kerala Payment of Subsistence Allowance Act---1972

Kerala Chitty Act---1975

Kerala Chitty Rules---1975

Regional Rules Banks Act---1976

Banking Companies (Acquisition & Transfer of Undertaking Act) ---1970 & 1980

The Chit Funds Act (Central Act 40) ---1982

Kerala Lok Ayuktha Act---1999

Right to Information Act---2005

Payment Settlement System Act---2007

Cheque Truncation System Standards---2010

Kerala Chit Funds Rules---2012

Companies Act---2013

G. Gopakumar (2794)

Manager, KSFE STATUE EVG

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