



KSFE

THE KERALA STATE FINANCIAL ENTERPRISES LIMITED

(A Government of Kerala Undertaking)

Bhadraha, Museum Road, RB. No.510, Thrissur - 680 020, Kerala, India

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Ref. No: 2312/4312

Date: 01.03.2021

CIRCULAR No. 17/2021 (P&HR) - (Addendum)

Sub: Pay Revision to Company employees with effect from 01.08.2017 – Revision of allowances and other benefits – Reg.

- Ref :
1. Settlement dated 05.02.2021 regarding Pay Revision of Workmen.
 2. Consensus dated 05.02.2021 regarding Pay Revision of Officers.
 3. G.O.(MS)No.20/2021/TAXES dated 19.02.2021.
 4. Circular No.17/2021 (P&HR) dated 26.02.2021.

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In continuation to the reference 4th cited, clarification with regards to concession for employees in the scheme of NHFS are detailed below;

1. Those who have already availed NHFS need not close the same in order to avail Employees' House Loan, if eligible.
2. Employees will be eligible for concession of 3% in the interest rate of NHFS amounting up to Rs.10,00,000/- (Ten lakh), irrespective of those who have availed Employees' House Loan or not.

For THE KSFE LTD,

**SUBRAMANIAN.V.P.
MANAGING DIRECTOR**

- To:
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| 1. All AGMs | 4. All Dept Heads in HO |
| 2. All Branch Managers | 5. All SDT Offices |
| 3. All Internal Audit Teams | 6. PA to MD |