

5. THE KERALA STATE DEVELOPMENT CORPORATION FOR SCHEDULED CASTES AND SCHEDULED TRIBES LTD.

1. ORGANISATIONAL STRUCTURE

1.1 Registered Office



2. LIST AND ADDRESS OF IMPORTANT OFFICIALS

2.1 Board of Directors

Sl.No	Name	Address	Designation	Contact No.
1	Sri. Velayudhan Vallikunnu	Ragam, Vallikunnu P.O, Malappuram District	Chairman	0487-2331134 9447147684
2	Sri. Krishnan A	Maniyattukolumbu veedu,vilayodi P.O,Chittoor, Palakad District	Director	9946607367
3	Sri. D.K Singh	Director, Ministry of Social Justice & Empowerment, Govt. of India, Sastri Bhavan, New Delhi	Director	011-23383464
4		Director, Micro Small Medium Enterprises Development Institute, Kanjany Road, Ayyanthole P.O, Thrissur	Director	0487-2360216
5		Director, Scheduled Tribes Devt. Department, Thiruvananthapuram	Director	0471-230 9447702525
6	Sri. K.Sasidhara IAS	Director, Scheduled Castes Devt. Department, Thiruvananthapuram	Director	0471-2361294 0471-2369613
7	Smt. Baby Girija	Joint Secretary to Govt. SC/ST Dept., Govt. Secretariat, Trivandrum	Director	0471-2329025 946340451
8	Smt. Kumary Geetha P	Joint Secretary to Govt., Finance Dept., Govt. Secretariat, Trivandrum	Director	9495730213
9	Sri. Anuragh Vajpai	Deputy S Govt. of India, Ministry of Tribal affairs, Govt. of India, New Delhi	Director	011-23070508
10	Sri. Gur Saroop Sood IDAS	Chairman Cum Managing Director, NSTFDC, New Delhi	Director	011-26712519
11	Sri. Anantha Charan Padhi	Chairman Cum Managing	Director	09968298288

		Director, NSFDC, New Delhi		
12	Sri. K.M. Mohanan	Managing Director, The Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes Limited, Town Hall Road, Thrissur 680 020	Managing Director	0487-2331469 0487-2331064 9447088469

3. REGISTERED OFFICE/REGIONAL / DISTRICT OFFICES WISH TELEPHONE NOS.

3.1 Administrative wing (Reg. Office)

Reg. Office	Address	Managing Director	Contact No.
Thrissur	The Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes Limited, Town Hall Road, Thrissur 680 020	Sri. K. M. Mohanan	0487-2331469 0487-2331064 9447088469

Sl. No	Name	Designation	Contact No.
1	Sri. V. Sasikumar	Project Officer	0487-2331064 9496293874
2	Smt. Revi K.P	Manager (E& R)	0487-2331064 9747551033
3	Sri. K.S. Anil Kumar	Junior Superintendent (Recovery)	0487-2331064 9895710321
4	Sri. A. Asokan	Junior Superintendent (Accounts) W/A	0487-2331064 9447832493
5	Sri. M. S. Rengan	Junior Superintendent (Audit)	0487-2331064 9961521666
6	Smt. M. R. Manju	Statistical Officer	0487-2331064 9961948927

3.2 Regional Offices

District	Regional Managers	Address of Regional Office	Contact No.
Thiruvananthapuram	Sri.JanendraKumar S.R	Ayyankali Bhavan,3rd Floor, KanakaNagar, Vellayambalam, Kowdiar P.O, Thiruvananthapuram-3	0471-2723155 9497690651 9400083155
Kollam	Sri. A.John	Mannania Complex, Aandamukkam, Chinnakkada. Kollam 691001	0474-2764440

			9447462628
Alapuzha	Smt. Sunitha (i.c)	Kalarkode, Ambalapuzha Block Panchayat Office Building, Ambalapuzha, Alapuzha District.	0477-2269326 9946299400
Pathanamthitta	Smt. Leela George	Near NSS College, Pandalam, Pathanamthitta 689501	04734-253381 9387926206
Kottayam	Sri. Ramachandran P.S	St. Antony's Complex, Nagampadam, Kottayam 686001	0481-2562532 854719249
Idukki	Smt. P.G Sathy Devi. (i/c)	Kuyilimala, Painav .P.O, Idukki 685603	0486-2232365 9447118397
Ernakulam	Sri. Ramachandran P.S(Addl.Charge	32/2510, Chithra, Opp. Muthoot Honda, Palarivattom-P.O, Kochi 6820020	0484-2332661 854719249
Thrissur	Smt. Amina V.H	Town Hall Road, Thrissur 680020	0487-2331556 9995420730
Palakkad	Sri.T.Unnikrishnan	12/945-16, Nainans Complex, Mettupalayam Street, Palakkad-678001	0491-2544411 9446532970
Kozhikode	Sri. Dileep Kumar E.K	Sasthri Nagar Shopping Complex, Iranjipalam, Kozhikode. (Opened on Aug 2nd 2009)	0495-2767606 9446803947
Malappuram	Sri. T.K Muhamed	U.M.K Tower, Jubilee Road, Malappuram 676505	0483-2731496 9562971935
Wayanad	Smt. K.S.Sreelatha	Kalpatta South, Kalpatta-P.O, Vayanad 673121	04936-202869 9349576647
Kannur	Sri. Mohammed Ali N	Thatta Complex, Near A.K.G Hospital, Thalappu, Kannur-670002	0497-2705036 9961809959
Kasarkode	Smt. Vilasini Sr. Supdt i/c.	Muncippal Bus stand Building, Kottacheri, Kanhangad, Kasarkode 671315	0467-2204580

4. MISSION AND VISION OF THE DEPARTMENT

Mission

Empowerment of the Scheduled Castes and Tribes to overcome poverty and stigma and free them of the existing social imbroglio through their human resources development and active involvement in fruitful ventures of income-generation to ensure social and economic justice to the members.

Vision

Socio-Economic advancement of the scheduled castes and tribes is the outcome of an integrated and result oriented effort of several forces on development which invariably necessitates social transformation and economic empowerment of their members by massive enlightenment, motivation and meaningful credit support through the Scheduled Castes Development Corporations

Share Capital

Centre Government Share and State Government Share

At the time of inception, the authorized share capital of the Corporation was ₹.2 crore which is ₹.100 crore now of which the share of Central and State Governments are in the ratio of 49:51 respectively. In addition to the Share capital contribution borrowings from National Agencies like, National Scheduled Caste Finance Development Corporation (NSFDC), National Scheduled Tribes Finance Development Corporation (NSTFDC) is the main sources of fund for rendering services to the target people. Steps are being taken to raise the authorised share capital limit.

Share Capital Position till - 31-03-2009
Authorised Share Capital at inception - ₹ 2 Crore
Present Authorised Share Capital - ₹ 125 Crore
Paid Up Share Capital - ₹ 99.52 Crore
Central Govt. Share - ₹ 45.16 Crore
State Govt. Share - ₹ 54.36 Crore

5. CORPORATIONS/SOCIETIES / INSTITUTIONS UNDER THE DEPARTMENT

NIL

6. RELATED WEBSITES OF THE INSTITUTIONS UNDER THE DEPARTMENT

NIL

7. SCHEMES AND PROGRAMMES WITH WEBSITE, IF ANY

Website: WWW.SCSTKERALA.ORG

7. a. Schemes:

7. a 1 Any Time Loans to Scheduled Castes (ATL to SC)

Sl.No	Scheme Name	Loan Amount ₹	Interest Rates	Annual family Income ₹	Age limit	Repayment Period
1	Self Employment Loan (Beneficiary Oriented Scheme)	1,00,000	6%	Below 40,000 for Rural and 55,000 for Urban	18-45	5 Years
2	Professional Service Scheme (for those who have technical / professional qualification)	1,50,000	7%	Do	18-45	5 Years
3	Foreign Employment Loan	50,000	6%	Do	18-45	3 Years
4	Marriage Loan	1,00,000	6%	Do	18-45	5 Years
5	Micro Credit Loan	30,000	5%	Do	18-45	3 Years
6	Mahila Samrudhi Yojna (Only for ladies)	30,000	4%	Do	18-45	3 Years
7	Mahila Kisan Yojna (For women having own land)	50000	5%	Do	18-45	5 Years
8	Autorikshaw Loan (Petrol & Diesel)	160000	6%	Do	18-45	5 Years
9	Small Enterprises Loan	200000	6%	Do	18-45	5 Years
10	Education Loan (Professional Course Only)	1,00,000	6%	250000	18-45	5 Years
11	Foreign Education Loan	5,00,000	6%	5,00,000	18-35	5 Years After completion of course
		5,00,000 to 10,00,000	8.5%			
12	Computer Loan Scheme (Students of 10th standard to Post Graduates)	40,000	6%	2,00,000	Upto 30 years	5 Years

7. a 2 Loans on Special Notification

Sl.No	Scheme Name	Loan Amount	Interest Rates	Annual family Income	Age limit	Repayment Period
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1	Agriculture Land Purchase Scheme	150000	6%	Rural - 40000 Urban -55000	18-50	8 Years
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7. a 3 Any Time Loans to Scheduled Tribes (ATL to ST)

Sl.No	Scheme Name	Loan Amount	Interest Rates	Annual family Income	Age limit	Repayment Period
1	Petrol Autorikshaw	95000	6%	Income upto 39500 for Rural and Rs.54500 for Urban	18-45	5 Years
2	Small Enterprises Loan	50000	6%		18-45	5 Years
3	Adivasi Mahila Sasakthikaran Yojna	50000	4%		18-45	5 Years
4	ST Enterprises Loan	50000	6%		18-45	5 Years
5	Marriage Loan	1,00,000	6%		18-45	5 Years
6	Foreign Employment Loan	50,000	6%		18-45	5 Years
7	Education Loan (Professional Course Only)	1,00,000	6%		2,00,000	18-45

7.b Training

Training programme for the beneficiaries

Considering the ever increasing need to train dynamic and resourceful SC entrepreneurs to take up self-employment in specialised and skilled areas, the Corporation intends to implement various skill development programmes.

The main goal of such training programmes is to generate and develop skill and competence among SC/ST people to foster the self employment ventures undertaken by them. The major areas in which the Corporation is currently conducting the training programmes are the following.

- Computer Training
- Apparel Training courses
- Training in Agro-based activities like Floriculture & Horticulture

The premier objective of such a massive skill development program is to identify and develop a core group of dynamic and result oriented entrepreneurs from the target group so that the Corporation can channelize the flow of credit giving preference to them instead of going by the conventional approach of 'First Come First Served' hitherto followed.

8. SERVICES

For the Socio Economic and educational upliftment of the target communities, the Corporation designed so many schemes. These schemes include income generating schemes, Social welfare schemes and various entrepreneur development as well as job oriented training programmes. The loan schemes are of mainly three types:

- Schemes financed by utilizing own fund of the Corporation - KSDC SCHEMES
- Schemes financed by utilizing the borrowings from the National Scheduled Castes Finance and development Corporation - NSFDC SCHEMES.
- Schemes financed by utilizing the borrowings from the National Scheduled Tribes Finance and development Corporation - NSTFDC SCHEMES.

Note: The assistance from HUDCO, NSFDC are not availing at present. But the schemes financed with the funding from these agencies are still in force.

DESCRIPTION OF LOAN SCHEMES

The Various Types of loans/assistances are detailed under each head:

KSDC Schemes

Income generating schemes

Beneficiary Oriented Scheme

The scheme is meant to help unemployed youths among Scheduled Communities who are approaching the Corporation with small projects on self employment which are viable but not financed by banks or other lending agencies for their own reasons. The maximum project cost is ₹ .1,00,000/-. The repayment period is 5 years and the rate of interest is 6%.

Professional Service Scheme

This scheme is to assist Scheduled Caste candidates who are technically trained like welders, electricians, laboratory technicians and mechanics as well as professionally qualified persons like doctors, engineers etc. to take up self employment activities. The loan ceiling is ₹ .1,.5 lakhs/- per head with subsidy of ₹ .10,000/- or 50% of project cost whichever is less. Both loan and subsidy are provided by the Corporation. The repayment period is 5 years and the rate of interest is 7 %.

Foreign Employment Scheme

The scheme envisages to provide upto ₹ .50,000/- to help SC youths who possess valid visa and work agreement for getting employment in foreign countries. The loan is repayable in 36 monthly installments and the rate of interest is 6%.

Autorikshaw,Scheme(Petrol/Diesel)

The Corporation has been implementing 'Autorikshaw Scheme' to promote self employment opportunities for SC beneficiaries in Kerala as it yields quick returns with minimum efforts. The schemes is made available to those candidates who have valid Driving License so that they can earn their livelihood by providing passenger traffic service to the Public. The project cost of the scheme is ₹ .1,15000 and ₹ 160,000/-. For Petrol and Diesel Autorkshaws respectively. The repayment period is 5 years and the rate of interest is 6%.

Social welfare schemes

Education Loan (within the country)

For undergoing studies in any professional course at graduate / post graduate level in India, maximum ₹.1 Lakh as loan will be provided to SC/ST students for the purpose of meeting expenses for paying Course fee, Cost of Text Books, Hostel fee, Library Fee, Laboratory Fee, Project work & Study Tour. The loan amount is limited to ₹.50,000/- for studies within the State and ₹ 1 lakh for the studies outside the State. The repayment period is 5 years after the completion of the course and the rate of interest is 6%. Maximum limit of family Income is ₹ 250000/-

Foreign Education Loan

In order to help bright students of SC communities to go for higher studies abroad, the Corporation proposes to give financial assistance up to ₹.10 lakhs per head to those pursuing job assured specialised graduate/ post graduate professional courses that are not available in our country. The repayment period is 5 years and the rate of interest is 6% per annum up to ₹ 5 lakhs and 8.50% per annum for loan above ₹.5 lakhs. The applicant should have minimum 50% marks from the level of SSLC to the qualifying educational level.

Marriage Assistance Scheme

As far as Scheduled Castes / Scheduled Tribes communities are concerned, majority of them are living below the poverty line. As most of them are struggling hard to win their daily bread, it will be extremely difficult for the parents to mobilise some amount in lumpsum to perform the marriage of their daughters. In order to save them from the exploitation of private money lenders, Corporation has been implementing the scheme "Marriage Assistance Scheme" with maximum unit cost of ₹ 1,00,000/-. The repayment period is 5 years and the rate of interest is 6%. In the absence of parents or guardian the application of the bride will be considered.

Computer Loan to SC students

The objective of the scheme is to extend loan assistance to the needy students both at school (8th Std to Degree/Postgraduate degree, B.Ed, M.Ed, Engineering Degree / Diploma, other professional Degree / Post graduate degree, PGDCA course levels belonging to SC Community to purchase a computer as part of their curriculum requirements. Regarding PGDCA courses, the courses conducted by Institute of Human Resource Development,,LBS Centre for Science & Technology,Kerala State Audio Visual & Reprographic Centre,C-DAC(Centre for Development of Advance Computing), C-DIT(Centre for Development of Imaging Technology),KELTRON will only be considered for extending Credit facility.The maximum amount of assistance is ₹.40,000/- per head . The repayment period is 5 years and the rate of interest is 6%.

NSFDC Schemes

These schemes meant exclusively for Scheduled Castes are implemented utilising the term loan assistance of National Scheduled Castes Finance & Development Corporation(NSFDC).

Land Purchase Scheme for Agricultural Labourers.

The project aims to improve the social and economic conditions of agricultural labourers belonging to SC community in our state who are either landless or possess negligible land ,by creating a permanent land-base for them. The scheme provides ₹.1.50 lakhs per beneficiary for purchasing minimum 50 cents of agricultural land suitable for agricultural activities. Out of this, amount not exceeding ₹.50,000/- will be given as special subsidy by the Corporation. ₹.85,000/- will be refinanced by M/s. NSFDC as loan and the remaining portion of loan ie. ₹.15,000/- will be provided by the Corporation on its own. The repayment period is 8 years and the rate of interest is 6%.

Micro Credit Finance Programme

The project is meant to provide timely and effective micro loans to the poorest of the poor among the SC beneficiaries to engage in low investment oriented income generating ventures. The scheme envisages that by arranging micro credit, the loanees will be able to undertake petty business / tiny industrial activities and thereby earn additional income to support their livelihood. The unit cost of the scheme is ₹ . 30,000/-. The loan is to be repaid within a period of 3 years at 5% rate of interest.

Three wheeler Auto Pick up Van : To provide self employment opportunities for SC youths in Kerala Three wheeler Auto Pick up vans are provided with the help of NSFDC as it yields quick returns with minimum efforts. The scheme is made available to those candidates who have valid Driving License so that they can earn their livelihood by providing goods traffic service to the public. The project cost of the scheme is ₹ .150000/-. The repayment period is 5 years and the rate of interest is 6%.

Mini Venture Loans

The basic objective of this project is to arrange self-employment opportunities to the poor but enterprising SC youths in the state by starting any 'mini venture' and thereby to provide them with a means of livelihood. It also aims at developing the entrepreneurial talents of the SC youths so as to widen their involvement in the sectors of agriculture, trade, industry etc. The beneficiaries are free to select any income generating activity in which they are skilled, interested and experienced. Mini Venture Schemes with Project Cost ranging from ₹ .1 lakh to ₹ . 2 lakhs are currently implemented. The repayment period is 5 years and the rate of interest is 6%.

Mahila Samridhi Yojana

The scheme envisages to provide soft loan assistance to SC women entrepreneurs to promote income generating activities and thereby to improve their socio-economic status in the society. The credit at nominal rate of interest is meant to fund low-investment oriented and conventional trades and activities including petty business, which are viable and suitable to earn additional income for the poor target group. The project cost of the scheme is ₹ . 30,000/- per unit and the rate of interest on loan is 4%. The repayment period is 3 years.

Mahila Kisan Yojana

The Scheme "Mahila Kisan Yojana" is meant to assist women beneficiaries belonging to Scheduled Castes to engage in agricultural and allied activities and generate income for the sustenance of their family. The assistance is rendered to those beneficiaries having minimum or marginal land holdings on their own which are suitable for undertaking any kind of agricultural activity. The maximum unit cost of the scheme is ₹ .50,000/- and the rate of interest is 5%. The loan is repayable within a period of 5 years.

NSTFDC Schemes

The schemes meant exclusively for Scheduled Tribes are implemented utilizing the term loan assistance of National Scheduled Tribes Finance and Development Corporation (NSTFDC).

Petrol Autorikshaw Scheme

The Corporation used to implement 'Petrol Autorikshaw Scheme' to provide self employment opportunities for ST youths in Kerala as it yields quick returns with minimum efforts. The scheme is

made available to those candidates who have valid Driving License so that they can earn their livelihood by providing passenger traffic service to the Public. The project cost of the scheme is ₹ .95,000/-. The repayment period is 5 years and the rate of interest is 6%.

Small Enterprises Loans

The basic objective of this project is to provide financial assistance to the enterprising and resourceful persons exclusively belonging to ST community to start a mini venture which may undertake any industrial, commercial, service or agricultural and allied activity. The beneficiaries have the freedom to choose a viable project in accordance with their own interests and skill. The scheme envisages provision of loan ranging from ₹ .40,000/- to ₹ .50,000/-. The repayment period is 5 years and the rate of interest is 6%.

Adivasi Mahila Sashakthikaran Yojana

This is a concessional scheme of NSTFDC for the economic development of eligible Scheduled Tribe women to bring them to the mainstream of our national life. As per this scheme, term loan assistance up to ₹ .50,000/- per unit will be rendered to eligible ST women beneficiaries. Rate of interest on loan is 4% p.a. and the normal repayment period is 5 years.

Loan For Tribal Entrepreneurs

The project provides self employment opportunities to the poor ST youths in the State by starting small projects which are viable so as to widen their involvement in the sectors of Agriculture trade etc. The beneficiaries are free to select any income generating activity in which they are interested and experienced. The maximum project cost of the scheme is ₹ .75000/- . The repayment period is 5 years and rate of interest is 6%.

Swaranajayanthi Grama Sworoskar Yojana (SGSY) Scheme

The Kerala State Development Corporation for Scheduled Castes and Scheduled Tribes Ltd is now included as one of the channelizing agency along with Commercial Banks for the implementation of SGSY scheme from this financial year onwards. Under this scheme we will be able to finance ventures undertaken by group of SC/ST entrepreneurs coming below poverty line. This scheme is yet to be announced. The selection of beneficiary group will be based on the norms fixed and through the Block Development Offices.

Eligibility

Eligibility conditions for availing loan assistance from the corporation

- Only SC/ST beneficiaries will get financial assistance from the Corporation.
- Applications are usually invited through notification in AIR, Doordarsan and leading news papers.
- In the case of schemes sponsored by National Refinancing Agencies (Except Micro Credit Finance Scheme and Mahila Samridhi Yojana), applications received only after the notification will be considered.
- Beneficiaries should be within the age limit of 18 years and 45 years. In the case of Training Programme, the range is 18 to 35 years.

- Annual family income of the beneficiaries should not exceed ₹ 40,000/- in Rural area and ₹ .55,000/- in Urban area for NSFDC sponsored schemes.
- Annual family income of the beneficiaries should not exceed ₹ .39,500/- in Rural area and ₹ 54,500/- in Urban area for NSTFDC sponsored schemes.
- Subsidy not exceeding Rs.10,000/- per head will be given to the beneficiaries undertaking income generating ventures and below poverty line, subject to the availability of funds from Government.
- The loan with interest should normally be repaid in 60 monthly instalments. However, there may be changes in certain schemes like Land Purchase Scheme for Agricultural Labourers, Micro Credit Finance Scheme, Mahila Samridhi Yojana etc.
- According to the nature of the scheme, variations may occur in parameters like age limit, annual family income and number of instalments.
- For availing loan assistance, the beneficiaries should submit necessary surety/security
- According to the nature of the scheme, beneficiary contribution ranging from 2 % to 5% of the total project cost may be insisted.
- Self Employment loan will be provided to only one member in a family, as one family is considered as one unit as per the concept of Corporation's lending policy.

Basic documents needed

- Caste Certificate
- Income Certificate (Annual family income of the beneficiaries should not exceed ₹ .40,000/- in Rural area and ₹ .55,000/- in Urban area for NSFDC sponsored schemes.)
- Document to prove age (School Leaving Certificate / Election ID) (Age should be within 18 and 45)
- Project Report
- Subsidy Eligibility Certificate from the Block Development Officer / Scheduled Castes Development Officer
- Election ID card of Loanee and surety
- Ration Card of Loanee
- Surety documents

Surety Norms

Employment or Collateral Surety Details

Loan Amount	Salary Certificate of a Permanent Government Employee**	Collateral Surety
1.Upto ₹ .25000	1.Net salary not below ₹ .2500/- per month.	1)Original title deeds of at least 5 cents of land in Panchayat area, 4 cents in Municipality area and 3 cents in Corporation area 2) Tax Receipt 3) Possession Certificate

or

2.Up to ₹ 30000/	2..Net salary not below ₹ .3000/- per month. (Remaining Service of the surety should be one year greater than the loan repayment period)		4) Location Certificate, Location Sketch 5) Encumbrance Certificate (for 13 Years) 6) Prior Documents 7) Non Attachment Certificate 8) Abstract of Thandapperu Register. 9) If the property to be pledged is not of the loanee, then along with the title deed the affidavit from the owner of the property in a stamp paper of ₹ .100/- signed before the Notary Public.
Upto . 50,000 ₹	1) Net salary not below ₹ . 4000/- per month (Remaining Service of the surety should be one year greater than the loan repayment period).	or	In addition to the above documents, the Valuation Certificate of the property is also to be produced for the loans above ₹ 30000/. The assessed value of the property should be higher than the loan amount
Loan Amount above ₹ 50,000 and below ₹ 75,000	1) Net salary not below ₹ .6000/- per month (Remaining Service of the surety should be one year greater than the loan repayment period)		
Loan Amount above ₹ 75000	Net salary not below ₹ .6000/- per month for each ₹ 50,000 loan. (Remaining Service of the surety should be one year greater than the loan repayment period) ** conditions apply in respect of net salary and remaining service of surety	or	

9. APPLICATION FORM

<http://www.scstkerala.org/en/ksdc/howToApply.html>

10. DETAILS OF P10 AND APPELLATE AUTHORITIES (RI ACT)

List of Public Information Officers at Registered Office

Office	State Public Information Officer	Asst.public Information Officer	Address	Contact No.
Head Office	Sri. V. Sasikumar Project Officer	Smt. M. R. Manju Statistical Officer	Town Hall Road, P.B No 523,Thrissur 20.	0487- 2331064
	Sri K.P Revi, Manager (E&R)	Sri. K.S Anil Kumar Jr. Supdt		0487- 2331064

List of State Public Information Officers at Regional Offices

District	State Public Information Officer	Asst.public Information Officer	Address	Contact No.
Thiruvananthapuram	Sri. S. R JanendraKumar Reg. Manager	Smt. I. Gracy Kutty, Jr. Supdt	Ayyankali Bhavan ,KanakaNagar, Vellayambalam,Trivandrum	0471- 2723155
Kollam	Sri. A.John Reg. Manager	Sri. Anil Kumar K. Jr. Supdt	Mannania Complex, Aandamukkam, Chinnakkada, Kollam 691001	0474- 2764440
Alapuzha	Smt. Sunitha Reg Manager(i/c)	Smt. Sunitha, Jr. Supdt.	Kalarkode, Ambalapuzha Block Panchayat Office Building, Ambalapuzha, Alapuzha district.	0477- 2269326
Pathanamthitta	Smt. Leela George Reg. Manager	Sri. S.Suraj, Jr. Supdt	Near NSS College, Pandalam, Pathanamthitta 689501	04734- 253381
Kottayam	Sri. P. S Ramachandran Reg. Manager	Smt. Girija Jr. Supdt	St. Antony's Complex, Nagampadam, Kottayam 686001	0481- 2562532
Idukki	Smt. P.G Sathy Devi, Accounts Officer, Reg. Manager (i/c)	Jr. Supdt (vacant)	Kuyilimala, Painav-P.O, Idukki 685603	0486- 2232365
Ernakulam	Sri. P. S Ramachandran Reg. Manager, Reg. Manager (Additional Charge)	Sri. Antony Thomas, Jr. Supdt	32/2510, Chithra, Opp. Muthoot Honda, Palarivattom-P.O, Kochi 6820020	0484- 2332661
Thrissur	Smt. Amina V.H Reg. Manager	Smt.Devaki, Jr. Supdt	Town Hall Road, Thrissur 680020	0487- 2331556
Palakkad	Sri T.Unnikrishnan Reg. Manager	Smt. K.K Bhanumathy, Jr. Supdt	12/945-16 Nainans Complex, Mettupalayam Street, Palakkad- 678001	0491- 2544411
Kozhikode	Sri. E..K Dileepkumar Reg. Manager	Jr. Supdt (vacant)	Sasthri Nagar Shopping Complex, Iranjipalam, Kozhikode. (Opening on Aug 2nd 2009)	0495- 2767606
Malappuram	Sri. T.K Muhamed Reg. Manager	Jr. Supdt (vacant)	U.M.K Tower, Jubilee Road, Malappuram 676505	0483- 2731496
Wayanad	Smt. K. S Sreelatha, Reg. Manager	Sri. V.M Mohamed Koya Jr. Supdt	Kalpatta South, Kalpatta-P.O, Vayanad 673121	04936- 202869
Kannur	Sri. N. Mohammed Ali Reg. Manager	Mr. P.C Retnakaran Jr. Supdt (W/A)	Thatta Complex, Near A.K.G Hospital, Thalappu, Kannur- 670002	0497- 2705036

Kasarkode	Smt. Vilasini Reg.Manager (i/c)	Jr.Suptd (vacant)	Muncippal Bus stand Building,Kottacheri,, Kanhangad, Kasarkode 671315671315	0467-2204580
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Name & Address of the Appellate Authority

Appelate Authority			
Registered Office	Sri K. M. Mohanan, Managing Director	Town Hall Road, P.B No 523, Thrissur 20.	0487- 2331469