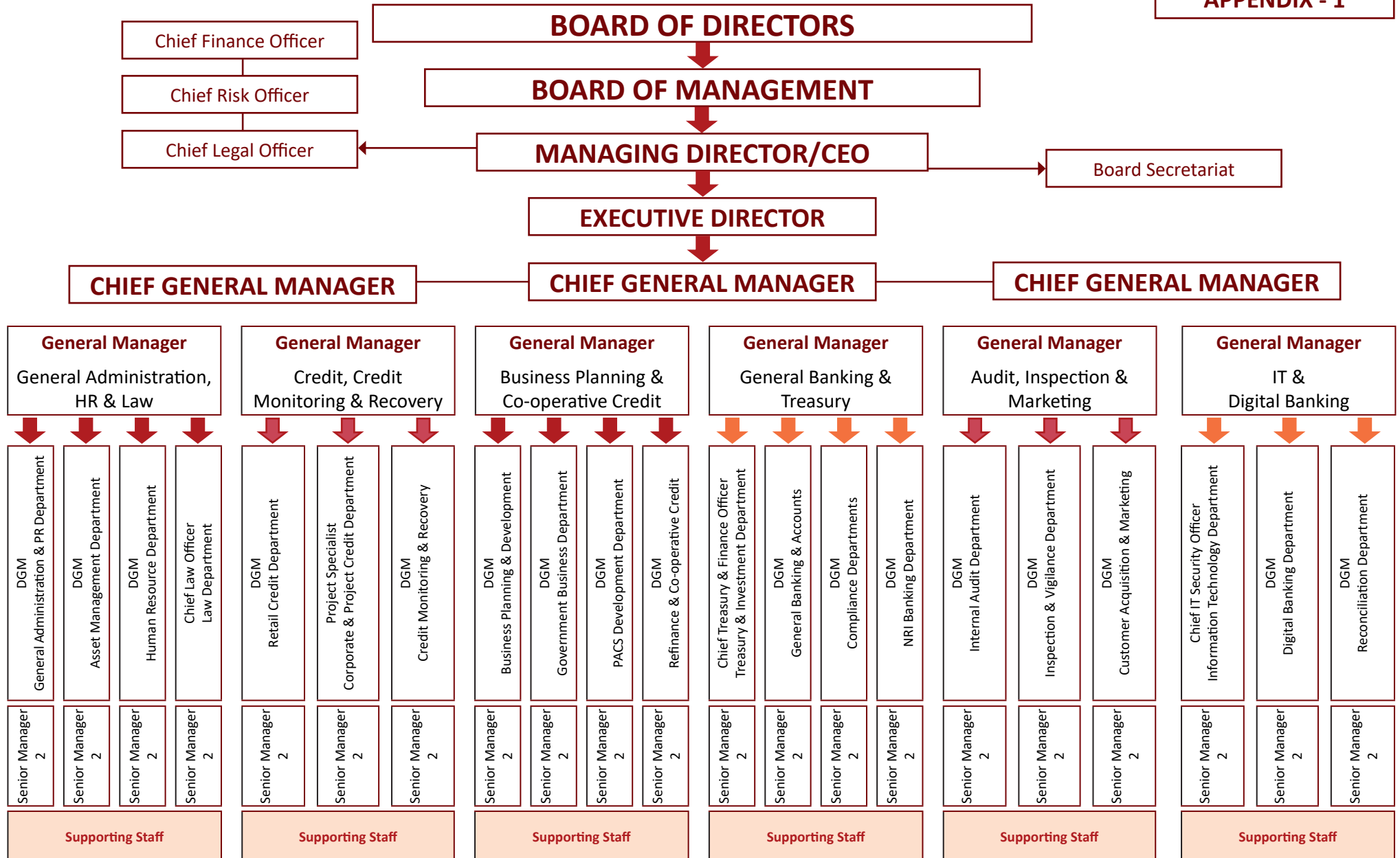


KERALA STATE CO-OPERATIVE BANK
ORGANISATIONAL STRUCTURE

APPENDIX - 1

HEAD OFFICE



KERALA BANK HEAD OFFICE

ANNEXURE-A

DEPARTMENTS & THEIR FUNCTIONAL AREAS

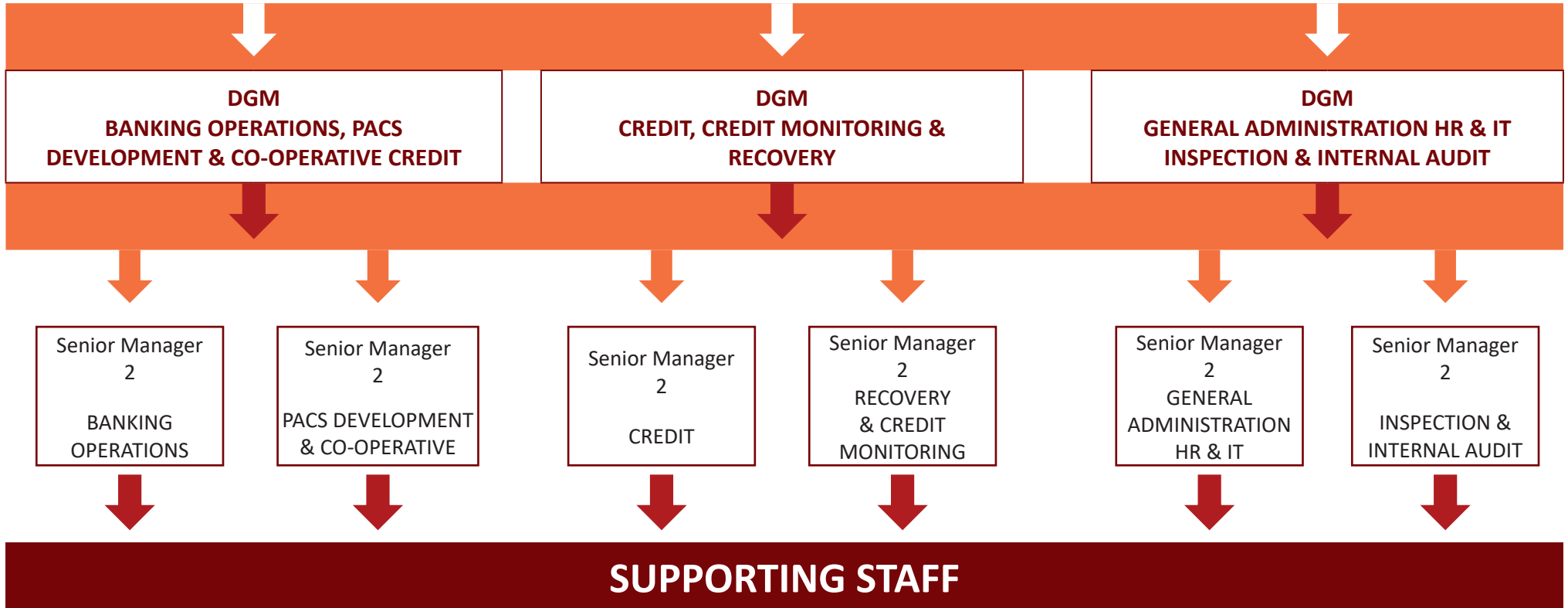
1. General Manager General Administration, HR & Law	1. General Administration & PR Department - Deputy General Manager	General Administration, Corporate Communication & Public Relation
	2. Asset Management Department - Deputy General Manager	Procurement, maintenance, up-keeping and disposal of Non-financial assets of the Bank
	3. Human Resource Department - Deputy General Manager	Human Resources Management, Training
	4. Law Department - Chief Law Officer	Addressing all legal matters and providing legal Services including in SARFAESI, ARC, & Stall matters etc.
2. General Manager Credit, Credit Monitoring & Recovery	1. Retail Credit Department - Deputy General Manager	All retail credit including Housing NISIE, MICRO, SHG Other priority sector credit etc.
	2. Corporate & Project Credit Department - Project Specialist	Corporate Credit & Credit to Local Bodies Project financing
	3. Credit Monitoring & Recovery Department - Deputy General Manager	Credit Monitoring, Recovery & NPA management, SARFAESI/ARC/OTS Adalath, Restructuring of loans etc
3. General Manager Business Planning & Co-operative Credit	1. Business Planning & Development Department -Deputy General Manager	Business Intelligence & analytics, DAP, development of products, prospecting branch expansion, strategic planning Conduct of General Body Meeting etc
	2. Government Business Department - Deputy General Manager	Liaisoning with Government Departments to cater the Govt. Business including Local bodies, Corporations Boards etc
	3. PACS Development Department -Deputy General Managerr	Nurturing & Development of PACS Business, IT integration & Supports services to PACS etc.
	4. Refinance & Co-operative Credit Department - Deputy General Manager	Providing Refinance & Credit to PACS and other Co-operative institutions

4. General Manager General Banking & Treasury	1. General Banking & Accounts Department - Deputy General Manager	General Banking, Management of Central accounts and finalisation of accounts, TAX & Audit compliance etc
	2. Treasury & Investment Department - Deputy Treasury Head	Management of all treasury Operations & Investment planning
	3. Compliance Department - Deputy General Manager	General Compliance, Know Your Customer & Anti Money Laundering etc
	4. NRI Banking department - Deputy General Manager	NRE/NRO accounts, FOREX etc.
5. General Manager Audit, Inspection & Marketing	1. Internal Audit Department - Deputy General Manager	Internal Audit of Head Office & Branches Facilitate and support Concurrent Professional Audit of the Bank
	2. Inspection & Vigilance Department - Deputy General Manager	Inspection of branches & member Societies, Facilitate and support inspections by NABARD RBI and other Regulatory authorities
	3. Customer Acquisition & Marketing Department - Deputy General Manager	Customer Acquisition including corporate & individual Marketing of products and services
6. General Manager Information Technology & Digital Banking	1. Information Technology Department - Chief IT & IT Security Officer	IT Policy, IT Security, Management of Data Centre & DR site, CBS and other Allied Services Vendor management, Network management, Digital documentation, data warehousing, Procurement and management of hardware & Software support etc.
	2. Digital Banking Department - Deputy General Manager	Development & operation of Digital Banking products, ATM Management & Card management, Internet Banking, Mobile Banking, Online payments, Pos instruments, etc.
	3. Reconciliation Department -Deputy General Manager	Reconciliation of inter branch & inter Bank transactions Reconciliation of ATM, Pos, Mobile Banking, Internet Banking CTS, RTGSINIFT transactions etc.

REGIONAL OFFICE - ORGANISATIONAL STRUCTURE

ANNEXURE - II

GENERAL MANAGER

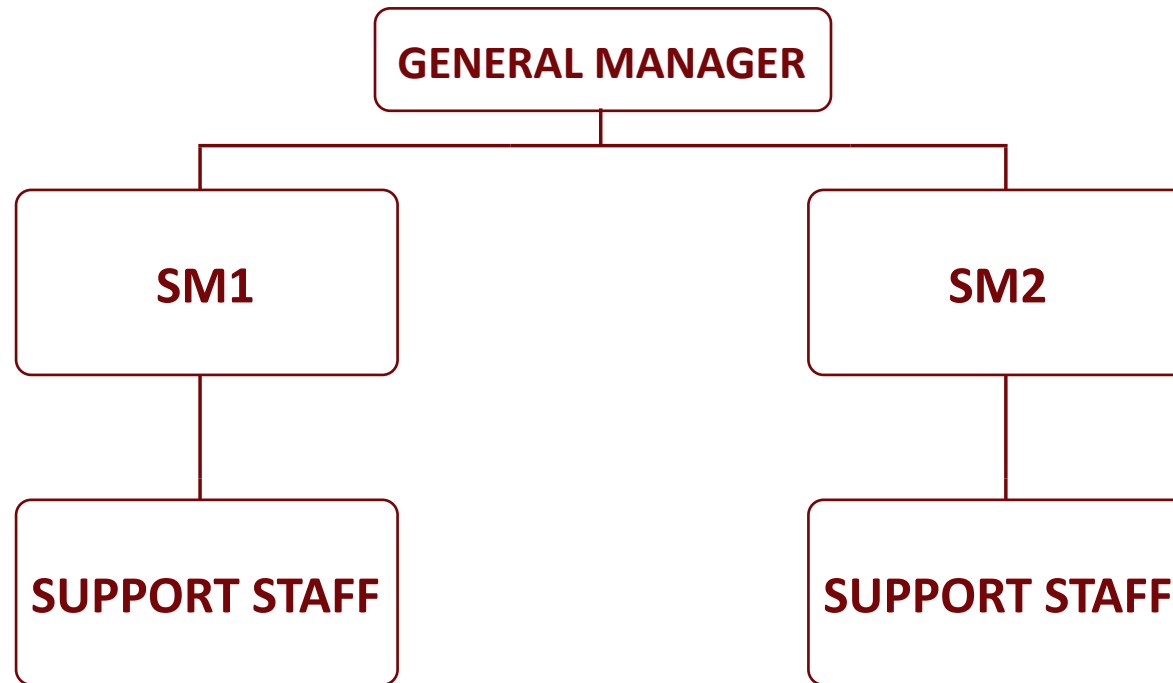


REGIONAL OFFICE - PROPOSED DEPARTMENTS & THEIR FUNCTIONAL AREAS

	Departments	Functional Areas
Deputy General Manager	Banking Operations	Fund & Currency Management within the region, Preparation & Monitoring of Regional Business plan Deposit Mobilisation, MIS Generation & Communication, Audit Compliance etc
	PACS development & Co-operative Credit	Nurturing & Development of PACS Business Processing of Credit requirements of PACS and other societies IT integration & Supports services to PACS etc.
Deputy General Manager	Credit Department	Preparation of credit plan within the region. All retail credit including Housing, MSME, MICRO, SHG, other priority sector credit etc.
	Credit Monitoring, Recovery & Legal	Credit Monitoring Recovery & NPA management (including co-operative Credit) SARFAESI /ARC/ OTS/ Adalath, Restructuring of loans & Addressing all legal matters in connection with SARFAESI, ARC, etc.
Deputy General Manager	General Administration, HR & IT	General Administration & Estate Management, Corporate communication Public Relation, Human Resource Management within the region as per HR Policy Management and maintenance of Computer Hardware and Network Connectivity & Support service.
	Inspection & Internal Audit	Inspection of Branches & member Societies within the region. Facilitate and support inspections by NABARD, RBI and other Regulatory authorities. Internal Audit of Branches within the region Facilitate and support Concurrent/Professional Audit of the Bank.

THE KERALA STATE CO-OPERATIVE BANK LTD
CORPORATE BUSINESS AND LIAISON OFFICE

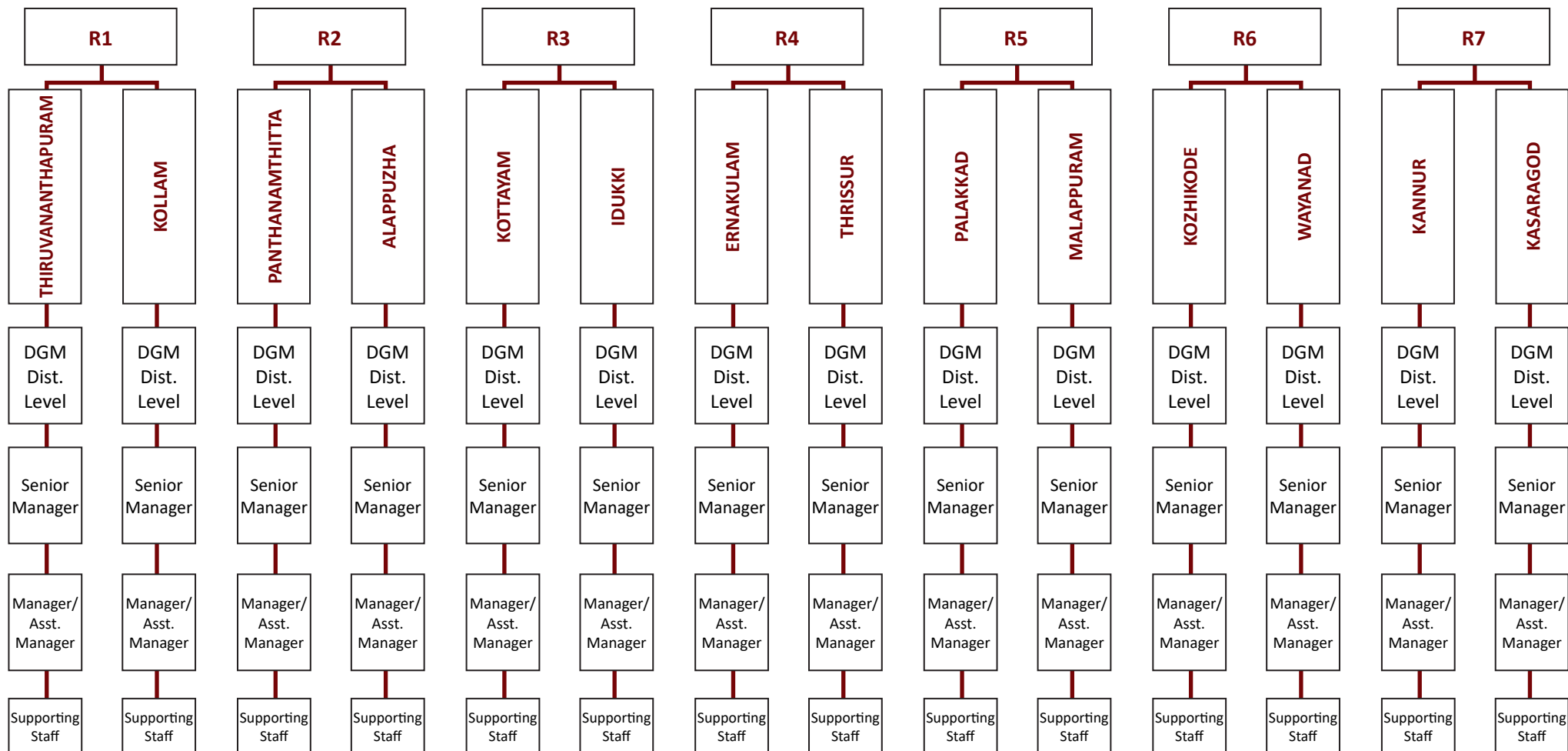
ANNEXURE - III



THE KERALA STATE CO-OPERATIVE BANK LTD

Appendix - IV

ORGANIZATIONAL STRUCTURE OF CREDIT PROCESSING CENTER AT DISTRICT LEVEL UNDER REGIONAL OFFICES



REGIONAL OFFICE	HEAD QUARTERS
R1	THIRUVANANTHAPURAM
R2	ALAPPUZHA
R3	KOTTAYAM
R4	THRISSUR
R5	PALAKKAD
R6	KOZHIKODE
R7	KANNUR

THE KERALA STATE CO-OPERATIVE BANK LTD.

STRUCTURE AT BRANCH LEVEL

Appendix - V

