



**GREETINGS FROM
GOD'S OWN COUNTRY**

SLBC KERALA

Potential in the state

- Kerala, is an urbanized state . It has 93 towns (59 as per 2011 Census & 34 declared later by State Govt)
- Out of 77 lakhs house holds , 37 lakhs (48 %) are in urban areas
- Lack of adequate housing is felt in cities , tribal belts and the densely populated coastal areas

- Kerala has immense potential under PMAY CLSS
- In the Fiscal 2015-16 , banks in Kerala Disbursed 6763 cr under priority sector housing loans
- The total outstanding in 2016 March is 6.33 lakhs housing loans and Rs. 30096 cr under Priority
- The average size of loan is 4.75 lakhs

ACTION PLAN OF SLBC KERALA

- PMAY is an agenda in SLBC.
- In the annual review meeting of Kerala SLBC (2016 June 27 & 28th) the state action plan will be approved
- The State Seminar was held on 2016 June 10th at Trivandrum by NHB

- The LDMs have been instructed to co ordinate with the SLNA and conduct workshops for ULBs and Banks in every statutory town in the state .
- The first of such was held in Kollam Corporation on June 16th .
- We are also asking banks to include PMAY in staff training programmes
- Kerala Gramin Bank had such a training programme for its officers in Thrissur , which was handled by NHB officers

- We are also asking banks to include PMAY in staff training programmes
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- Canara Bank is having training programme for its branch functionaries on June 18th on Financial Inclusion . PMAY will be the major subject

- Most of the banks have introduced separate product codes for PMAY CLSS loans . For instance in Canara Bank , the Code is 630
- We also have a system generated MIS for generating reports which will facilitate uploading claims and monitoring accounts
- Similar steps are place in most of the banks

System Generated Reports on PMAY Loan accounts (Canara Bank)

BRANCH DPCODE	BRANCH NAME	ACCOUNT NO.	CUSTOMER CODE	CUSTOMER NAME	PRODUCT CODE	SECTOR CODE	BRN TYPE (Main)	SCHEME
0705	CHANGANCHERRY	0705630000001	95985435	SUMESH K S	630	11600	SEMI-URBAN	70800-HOUSING LOAN
0705	CHANGANCHERRY	0705630000002	69829693	SUMA	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0705	CHANGANCHERRY	0705630000003	24707434	RAJU P.K	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000001	18600750	LATHA.T.	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000002	101366302	NABEESA	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000003	18581775	CHANDRIKA	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000004	102322789	KARTHYAYANI	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000005	103145346	SHAMEER V	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000006	103747477	GIRIJA KR	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000007	102977508	VIJAYALAKSHMI V	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000008	103376517	SANDHYA	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000009	95337776	BUSHARA K	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000010	95337835	SUDHA C	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0738	OTTAPALAM	0738630000011	103498261	DEEPA	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0744	CHITTALANCHERRY	0744630000001	81607423	DEVI T	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0834	SULTANBATHERY	0834630000002	58868778	RAMLATH	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
0834	SULTANBATHERY	0834630000003	70113666	NANDAKUMAR D	630	11600	SEMI-URBAN	75360-HL-PMAY-LIG (LOW INCOME)
0834	SULTANBATHERY	0834630000004	102671968	HAMBLE JOSE	630	11600	SEMI-URBAN	75360-HL-PMAY-LIG (LOW INCOME)
1099	PUNALUR	1099630000001	102377058	SUVARNAN S	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
3015	NOORANAD	3015630000001	98763865	BIJEESH KUMAR K	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
3981	SME BRANCH KANNUR	3981630000001	102606070	SHAMSUDHEEN V	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM WEAK SECT)
5632	POOTHOTTA	5632630000001	102217537	JAYAPRAKASH P P	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM WEAK SECT)
5636	PULIYANNOOR	5636630000001	90413990	SURESHKUMAR T G	630	11600	SEMI-URBAN	75360-HL-PMAY-LIG (LOW INCOME)
5636	PULIYANNOOR	5636630000002	100861339	BABY JOHN	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
5636	PULIYANNOOR	5636630000003	87096831	SATHEESAN K G	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
5636	PULIYANNOOR	5636630000004	101719201	RATHNAKUMARI T R	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM)
5636	PULIYANNOOR	5636630000005	101532398	ROSILY JOSE	630	11600	SEMI-URBAN	75350-HL-PMAY-EWS (ECNOM WEAK SECT)

Financial Literacy

- Kerala has 155 functional Financial literacy Centres covering all blocks & Urban Bodies.
- They will be conducting Financial Literacy campaigns concentrating on towns with the support of Kudumbasree Mission (SULM)

Financial Literacy Material

- May excellent scheme fail because they do not percolate to grass root levels
- So with the Joint effort of NHB , State Urban Mission and SLBC a presentation material in English and Malayalam was brought out
- It is designed in a simple form to give utter clarity to the people in the field

- In all the publicity campaigns across the state , this will form the education material
- It is uploaded in our website also .
- We are also in the process of translating the common application form devised by IBA into Malayalam
- For grievances under Financial Inclusion , SLBC Kerala has a toll free number operated 24 x 7 . Number is 1800 -425-11222

- After the State Level Workshop of Jun 10th , we have set the ball rolling
- For example Canara Bank has claimed subsidy for 21 cases from the state in past one week
- It is just a small beginning .
- By end of September 2016 , our state will be among the toppers in the country

Suggestions 1

- There are 93 statutory Towns in Kerala. (59 as per census 2011 and 34 declared subsequently).
- Town codes available for 59 only.
- Town codes may be allotted to these 34 towns also at the earliest

Suggestion 2

- If house is not completed in 3 years , beneficiary has to refund the benefits received & also the bank loan . In very exceptional cases , a family may be unable to complete the construction due to reasons beyond their control , (death/ disablement of earning member , terminal illness of a family member etc)
- In such cases we may have to devise a risk mitigation mechanism to support the family

Suggestion 3

- Adequate coverage under health, life and accident insurances is a mechanism to mitigate such risks .
- A portion of the risk can be met through PMJJBY & PMSBY

Suggestion 4

- The Govt of Kerala has its own schemes like Housing For All which are targeted at EWS category , especially for the rebuilding of the Dilapidated houses under its erstwhile One lakhs houses scheme
- Similar schemes are there in many other states
- The States may explore the possibility of integrating those schemes to PMAY to the extent of urban beneficiaries .

Suggestion 5

- If the process of survey and beneficiary identification is likely to be delayed , the exemption period give under CLSS PLIs may be extended from 2016 June 30th to 2016 Sept 30th

A sunset scene with a bright sun low on the horizon, casting a golden glow across a cloudy sky. The sun's rays are visible through the clouds. In the foreground, there are dark silhouettes of trees and a utility pole with power lines. The overall atmosphere is serene and rural.

SLBC KERALA

Financial Literacy Presentation
Pradhan Mantri Awas Yojana
(Credit Linked Subsidy Vertical)

Pradhan Mantri Awas Yojana (PMAY)

A scheme of

Govt of India, MoHUPA

**envisaging Housing for All (Urban) by
year 2022 (75th year of Independence)**

Four Verticals

- **"In situ" Slum Redevelopment**
- **Affordable Housing through Credit Linked Subsidy**
- **Affordable Housing in Partnership**
- **Subsidy for beneficiary-led individual house construction or enhancement**

CLSS - Vertical for CREDIT LINKED SUBSIDY

Main participants

Urban Local Bodies of All statutory towns

Municipalities, Corporations

Prime lending institutions (PLI)

Commercial Banks, Gramin Banks,

Housing Finance Companies, Scheduled Co op Banks

Central Nodal Agencies(CNA)

NHB & HUDCO

State Level Nodal Agency(SLNA)

Urban Housing Mission

Definitions & Explanations

Beneficiary

- EWS/LIG Family not owning a pucca house in name of any member anywhere in India.
- Permanent Resident in any Statutory Town in Kerala.

Family

Husband, wife & unmarried children

Economically Weaker Section (EWS)

Annual Family Income up to Rs.3,00,000

Low Income Group (LIG)

Annual Family income - Rs.3,00,001 to Rs.6,00,000

Definitions & Explanations

Statutory Towns (ST)

An area declared as a town under statute based on census 2011

All places like

Municipalities,

Corporations,

Cantonment Board

Notified town area committee etc.

* source: censusindia.gov.in

In Kerala 93 statutory towns are under CLSS scheme. (including 59 as per 2011 census and 34 declared subsequently)

Definitions & Explanations

Service Area Bank

- **Branch of a scheduled commercial bank assigned with the responsibility to implement Credit Linked Govt sponsored programmes in an area**
- **Every ULB ward in Kerala has a service area bank**
- **The list is available with District Lead Bank Office**

Definitions & Explanations

Carpet Area

Area enclosed within the walls,

- **up to 30 sq. m. for EWS category**
- **up to 60 sq.m. for LIG category**

CLSS Beneficiary can build / acquire house of larger Carpet area if needed.

Definitions of pucca house- source: Ministry of Statistics & Programme Implementation , GOI

http://mospi.nic.in/Mospi_New/upload/statistical_year_book_2011/SECTOR-4-SERVICE%20SECTOR/CH-28-HOUSING/HOUSING-WRITEUP.pdf

Pucca House

Wall material

Burnt bricks, stones (packed with lime / cement), cement concrete, timber, ekra* etc.

•ekra – a bamboo reinforced structure used in Assam.

Roof Material

Tiles, GCI (Galvanised Corrugated Iron) sheets, Asbestos cement sheet, RBC, (Reinforced Brick Concrete), RCC (Reinforced Cement Concrete) , Timber etc.

Stones include lateritic stone also

Pucca House



Definitions of Kutcha house- source: Ministry of Statistics & Programme Implementation , GOI

http://mospi.nic.in/Mospi_New/upload/statistical_year_book_2011/SECTOR-4-SERVICE%20SECTOR/CH-28-HOUSING/HOUSING-WRITEUP.pdf

Kutcha House

- Walls and/or roof made of un-burnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc.

(ie., material other than those used for pucca house)

Kutchha House



Definitions of Semi pucca house- source: Ministry of Statistics & Programme Implementation , GOI

http://mospi.nic.in/Mospi_New/upload/statistical_year_book_2011/SECTOR-4-SERVICE%20SECTOR/CH-28-HOUSING/HOUSING-WRITEUP.pdf

Semi -Pucca house

- **Fixed walls made with pucca material**
- **But roof made with material other than those used for pucca house.**

Semi- Pucca House



Definitions & Explanations

House

- **An all-weather dwelling unit**
- **Single unit or a unit in a multi-storeyed super structure.**
- **Located in a statutory town**
- **Toilet, water source, drainage, availability /provision for electricity & road access are compulsory**
- **Building permit & plan approval from corporation/ municipality is compulsory**

Definitions & Explanations

Owner of House

- **Person in whose name the title of land/undivided share of land rests**
- **Existing plot/house - Any adult member of family can be owner.**
- **House to be purchased - Female head of household or male head of household jointly with his wife are to be owners . If there is no adult female in family, an adult male of household can be owner**

Definitions & Explanations

Beneficiaries eligible for preference

EWS/LIG Families of

- Manual Scavengers
- Families with women as head (with overriding preference to widows)
- SC/ST
- Backward classes
- Minorities
- Disabled persons
- Transgender

Income Proof

- A self- certificate/ affidavit
- It must state the annual family income
- Income of each earning member and source of income to be stated separately
- Banks has to verify the same with due diligence
- Banks may ask for supporting proof to justify the repayment capacity.

Declaration/affidavit on family income & ownership of house (To be signed by all major members)

Declaration/Affidavit (to be given jointly by all the major members of Family)

From Name : Address :	To The Manager _____Bank
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The annual income of my/our family from all sources is as stated below

Sl No	Name of Family member	Sex	Age	Relation to head of HH	Aadhaar No	Source of income	Annual income in Rs.
Total							

1. I /We have applied for Housing Loan under EWS/ LIG scheme of PMAY Credit Linked Subsidy Scheme.
2. Particulars of all members of my/our family including minors are provided above
3. I/We declare that I/we including the minors of the family do not own a pucca house as defined in the PMAY scheme , anywhere in India
4. The annual family income of myself/us and other members of my/our family as stated above is true and correct and that I/we shall tender necessary supporting evidence for the declared income if required by you.
5. I/we understand and accept that if at any stage, it is found that the information given by me/us is false/ not true, all benefits received and/or due to me/us hereafter under the scheme would be withdrawn and legal action as deemed fit, would be taken against me/us.

Place :

Date :

Signature of all major members of the family

SLBC, Kerala
Convenor : Canara Bank

Purposes for which CLSS is available

On a housing loan availed by the beneficiary from a PLI for any one of the following three purposes

1. **Building a pucca house**
2. **Buying a pucca house or flat**
3. **Converting a Kutcha/Semi pucca house into a pucca house**

House Loan Under CLS

- **Beneficiaries as defined in PMAY alone are eligible**
- **Loan Amount up to Rs.6 Lakhs based on family income (normally 4 times of annual family income accepted by PLI)**
- **Tenure – up to 15 years**
- **Interest subsidy @ 6.5 % on outstanding loan amount for tenure period**
- **PLI may sanction higher loan amount & longer tenure on merits**
- **But Interest Subsidy will be limited to loan amount of Rs. 6 Lakhs for 15 years/ actual tenure whichever is less.**

PROCEDURE FOR APPLYING FOR HOUSE LOAN UNDER CLS

Beneficiary family can apply to any of these agencies

- 1. Service Area Bank of their permanent residence**
- 2. Through the Municipality /Corporation of their permanent residence**
- 3. Any HFC PLI who is willing to accept the application**
- 4. If the Service area bank is not a PLI under the scheme, application shall be tendered to the ULB**

Procedure where application is directly received by Bank/ HFC

- **Application shall be accepted in the format prescribed by bank/ HFC**
- **Master data as per annexure 2 of HFA guidelines is also to be collected by bank/ HFC & forwarded to ULB for de duplication**
- **After getting confirmation of eligibility from ULB, the bank/ HFC shall process the application**

Procedure where application is received by ULB

- The application shall be accepted in Master data form (annexure 2 of HFA guidelines)
- **The ULB shall carry out de-duplication & certify eligibility**
- **Thereafter it is to be forwarded to the service area bank**
- **If the SA Bank is not a PLI in the scheme, it may be forwarded to another PLI in consultation with the LDM**
- **The bank shall obtain a formal application in its prescribed form & process it**

Who shall apply for loan

- ❖ **Owner of land in the family shall be first applicant (Proposed owner for purchase of house/flat)**
- ❖ **Earning major members whose earnings are reckoned for deciding the loan amount are be party to loan**
- ❖ **Next major legal heir to be party to loan if owner of land is aged above 55 years**

Documents to accompany Loan application

- ✓ **KYC documents & photo of all major members of family**
- ✓ **Bank account details**
- ✓ **Title deeds of land / house**
- ✓ **Revenue Records**
- ✓ **ULB Records**

KYC

- Under PMAY , Aadhaar is the Officially Valid Document (OVD) for KYC
- Aadhaar of all adult members (Husband , wife & adult sons/daughters)
- If jointly owned property, then Aadhaar of all title holders
- Latest photo of all the above persons

Bank Account Details

- Give SB A/c numbers of all the parties
- If any of them does not have SB account in Service area bank , it is to be opened
- All the accounts to be Aadhaar seeded
- Joint accounts will be sufficient

Title Deeds

- **Original title deeds covering past 13 years**
- **Encumbrance Certificate from Sub Registrar office covering past 30 years**

Revenue Records (Village Office)

- Latest Land Tax Receipt
- Possession certificate
- Nil RR Certificate
- Location sketch

ULB Records

- If there is an existing building on the property, building tax receipt of the building
- **Approved plan & building permit for new construction**

Other documents

- Affidavit signed by all adult members stating that the Family is not owning a pucca house in name of any of the members anywhere in India.
- Estimate for house prepared by an architect
- For house /flat purchase, Photo ID & Address proof of present house owner/s
- Proof for the declared income, if required by the bank
- If eligible for preference under the scheme, proof for the same

Other Terms & Conditions

- **The house built/purchased out of the loan will be the prime security.**
- **Disbursement will be made in installments after stage verification.**
- **Interest rate will be that of priority sector housing loans of each PLI.**
- **Repayment period & installments will be as fixed by the PLI.**
- **IRAC norms will be as applicable to priority sector advances.**
- **Eligibility for interest subsidy is lost if loan is fore closed / transferred to another PLI before the completion of the house. Any subsidy received till then has to be recovered & refunded to the Govt through the CNA.**

Repayment & Recovery

- ❖ The beneficiary is expected to repay the loan regularly.
- ❖ **Account will become NPA if installments and interest are in arrears for more than 3 months.**
- ❖ **The PLI may initiate appropriate recovery measures including SARFAESI , Civil Suit & Revenue Recovery in NPA accounts.**
- ❖ **Subsidy received from Govt will also be recovered in the recovery process**
- ❖ **The PLI while initiating recovery proceedings has to include the subsidy amount also as part of the demand in the notices /plaint /SARFAESI notifications / RR requisition.**
- ❖ **When any recovery is effected the proportionate subsidy amount has to be refunded by PLI to the Govt through CNA**

Deeds attracting penal action

- Misrepresenting /hiding facts to become eligible under the scheme is an offence
- If the loan is not used for the purpose intended under this scheme, the Govt will recover interest subsidy from the beneficiary
- If house construction is not completed within 3 years of first disbursement subsidy, has to be recovered by PLI and refunded to Govt. through CNA.

Common Reasons for Rejection of House Loans

1. Unsatisfactory Financial History

- Banks check account dealings, CIBIL, CERSAI, Revenue Records etc to assess the financial history of applicant
- Bad debts, NPA, Arrears, Legal action, write off, financial indiscipline (like cheque returns, over indebtedness) etc are reasons for rejection
- Subsisting Revenue recovery is another reason

Common Reasons for Rejection of House Loans

2. Records show ownership of an existing pucca House

- If any records show a pucca house in name of the family members application may be rejected
- Some times CIBIL / CERSAI reports may reveal housing loans .
- There records to prove that the concerned house is not owned by any in the family need to be produced

Likely Reasons for Rejection of applications

3. Mismatch in the income

Banks are expected to verify the income declaration with due diligence . The application may be rejected if,

- **applicant is unable to justify the declared income**
- OR
- **The actual assessed income of family exceeds the EWS/LIG ceiling**

Likely Reasons for Rejection of applications

4. Defects in Title of land

- ❖ Title deeds covering past 13 years not available in original
- ❖ Mismatch in deeds, revenue records & EC relating to Names of owners, Addresses, Extent Boundaries
- ❖ Mutation of transfers of property not effected in revenue records
- ❖ Property does not have legally valid approach
- ❖ In cases of Flat/house purchase, the property does not have the required value

Procedure for Dispensation of interest subsidy

- Interest subsidy is calculated @6.5% on loan amount (up to max of loan of 6 Lakhs) for the sanctioned tenure or 15 years whichever is less.
- Net Present Value of interest subsidy is calculated @ discounted rate of 9%. (Max Rs. 2.2 Lakhs)
- PLI which sanctions the loan shall submit online claim to its Central Nodal Agency through its Head Office
- CNA will approve claims & release eligible subsidy to PLI for each disbursement
- On receipt of subsidy, the PLI will credit it to loan account of beneficiary as upfront component
- Thereby the effective loan amount & EMI will reduce
- PLI has to communicate to the beneficiary about receipt of subsidy and resultant reduction in EMI

De duplication

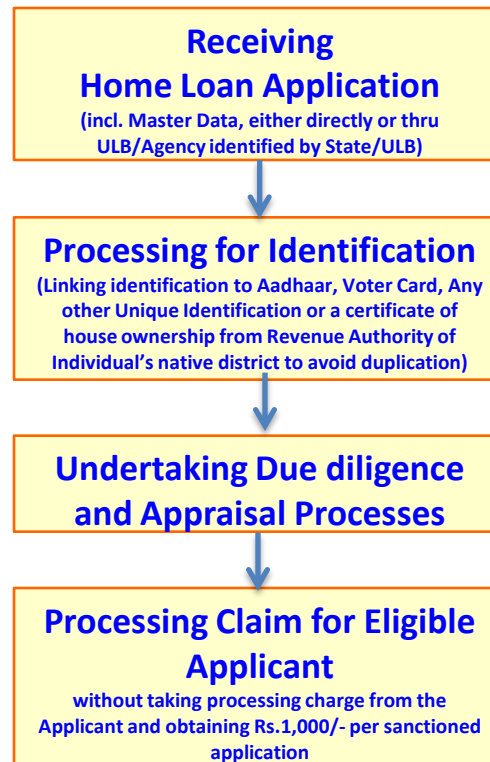
- **A beneficiary can avail benefits only under any one of the four verticals of PMAY**
- **A beneficiary will be eligible for the interest subsidy only once.**
- **De- duplication process is to be done by ULBs to avoid coverage of same beneficiary under different verticals**
- **State/ ULBs/ PLIs shall link beneficiary identification to Aadhaar, for this purpose**

Role of Prime Lending Institutions

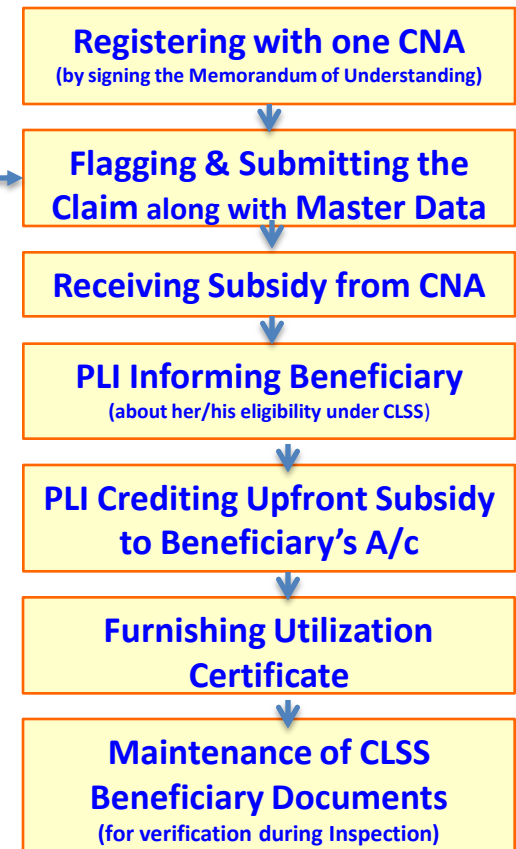
(source : NHB)

- Signing MoU with CNA
- Furnishing Details of Nodal Officer, PLI, Advance Claim to CNA
- Following the best practices of lending – Due diligence, Credit & Risk Assessment, Appraisals and Sanction Processes
- Segregating and Flagging the eligible beneficiaries, as per the scheme guidelines, including the amendments
- On-line submission of Master data of eligible beneficiaries for subsidy claims to CNA
- Printing, Signing and Sending the Claim Form to CNA, with Authorized Official's Signature of PLI
- Crediting the entire subsidy received from CNA to the beneficiaries
- Furnishing the Utilization/End-use Certificate
- Making refund to CNA

Role with Individual



Role with CNA



Processing Charge

- **Rs.1000 PC (all inclusive, including all taxes/levies) will be reimbursed to PLI by Govt.**
- **No other PC for Limit up to of Rs. 6 lakhs.**
- **If loan exceeds Rs.6 lakhs, PC shall be charged for the exceeding amount as applicable to banks.**
- **Other expenses like CERSAI registration fee, CIBIL search report, Lawyer fee for LSR will be charged on borrower.**

Statutory Towns in Kerala

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Thiruvananthapuram District			
Neyyattinkara Municipality	28.78	74312	44
Nedumangadu Municipality	32.52	60161	39
Varkala Municipality	14.87	40728	33
Attingal Municipality	16.87	37382	31
Trivandrum Corporation	214.86	955494	100
Kollam District			
Karunagappally Municipality	18.65	47463	35
Kottarakkara Municipality	17.4	30053	29
Paravoor Municipality	36.19	37189	32
Punalur Municipality	34.6	46653	35
Kollam Corporation	73.03	388288	55

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Pathanamthitta District			
Thiruvalla Municipality	27.15	56837	39
Adoor Municipality	20.82	30921	28
Pandalam Municipality	28.42	40810	33
Pathanamthitta Municipality	23.5	37545	32
Alappuzha District			
Cherthala Municipality	16.18	45834	35
Kayamkulam Municipality	21.79	68634	44
Mavelikkara Municipality	12.65	26421	28
Chengannur Municipality	14.26	25397	27
Harippad Municipality	14	30977	29
Alappuzha Municipality	46.71	176164	52

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Kottayam District			
Vaikom Municipality	8.73	23,234	26
Pala Municipality	16.063	22640	26
Erattupetta Municipality	7.5	32576	28
Ettumanoor Municipality	27.8	26993	35
Changanassery Municipality	13.5	47694	37
Kottayam Municipality	55.4	136812	52
Idukki District			
Thodupuzha Municipality	35.43	52025	35
Kattappana Municipality	52.77	42646	34

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Eranakulam District			
Thrikkakkara Municipality	28.1	76771	43
Angamali Municipality	24.5	33465	30
Aluva Municipality	7.18	24108	26
Kalamassery Municipality	27	71038	42
Eloor Municipality	14.21	35573	31
North Paravoor Municipality	9.02.	31493	29
Maradu Municipality	12.35	56000	33
Perumbavoor Municipality	13.6	28105	27
Thripunithura Municipality	29.17	92550	49
Kothamangalam Municipality	40.04	38822	31
Muvattupuzha Municipality	13.18	30379	28
Koothattukulam Municipality	21.23	17253	25
Piravom Municipality	29.36	27229	27
Kochi Corporation	94.88	601574	

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Thrissur District			
Guruvayoor Municipality	29.66	69006 (2001)	43
Kunnamkulam Municipality	34.8	54071 (2001)	37
Chavakkad Municipality	12.41	59095 (2001)	32
Chalakyudy Municipality	25.23	49481	36
Wadakkanchery Municipality	51.34	67050	38
Irinjalakuda Municipality	33.57	62521	41
Kodungallur Municipality	28.96	77838	44
Thrissur Corporation	101.42	315596	55

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Palakkad District			
Chittur - Thattamangalam Mun	14.71	31884	29
Ottappalam Municipality	32.66	53755	36
Shoranur Minicipality	32.33	43528	33
Cherpulassery Municipality	32	39919	33
Patambi Municipality	15.84	28632	28
Mannarkkad Municipality	33	31902	29
Palakkad Municipality	26.6	130767	52

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Malappuaram District			
Kottakkal Municipality	20.43.	48342	32
Manjery Municipality	53.06	97112	50
Perinthalmanna Municipality	34.41	49723	34
Ponnani Municipality	23.32	90442	51
Valanchery Municipality	21.9	40318	33
Tirurangadi Municipality	17.73	56632	23
Nilambur Municipality	36.26	46342	33
Tanur Municipality	19.46	69504	44
Tirur Municipality	16.05	56078	38
Parapanangadi Municipality	22.25	71239	45
Kondotty Municipality	30.93	69533	40
Malappuram Municipality	33.69	68088	40

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Kozhikode District			
Koduvally Municipality	23.85	48687	36
Payyoli Municipality	22.34	49470	37
Ramanattukara Municipality	11.71	35937	31
Koyilandy Municipality	25.09	71729	44
Vadakara Municipality	21.32	83404	47
Feroke Municipality	15.54	61000	38
Mukkom Municipality	31.28	37172	33
Kozhikode Corporation	118.312	609214	75
Wayanad District			
Mananthavady Municipality	80.1	45477	36
kalpetta Municipality	114.85	34300	28
Sulthan Bathery Municipality	103.24	45417	23

Statutory Towns in Kerala (Contd)

(source :SLNA)

Name of ULB	Area (Sq.Km)	Population	No of Wards
Kannur District			
Payyanoor Municipality	54.63	72111	44
Thaliparamba Municipality	18.96	44294	34
Anthoor Municipality	24.84	28290	28
Thalasserry Municipality	23.96	99386	52
Koothuparamba Municipality	16.76	32405	28
Mattannur Municipality	54.65	47078	31
Kannur Corporation	78.35	232486	55
Panur Municipality	28.8	60388	40
SreeKandapuram Municipality	68.72	33194	30
Iritty Municipality	46.65	37358	33
Kasaragod District			
Neeleswaram Municipality	28.79	40508	32
Kanhangad Municipality	39.56	73536	43
Kasaragod Municipality	16.69	54015	38

Participating Public Sector Commercial Banks & RRB

PUBLIC SECTOR BANKS			
PLI	CNA	PLI	CNA
Allahabad Bank	NHB	Andhra Bank	NHB
Bank of Baroda	NHB	Bank of India	NHB
Bank of Maharashtra	NHB	Bharatiya Mahila Bank	NHB
Canara Bank	NHB	Central Bank of India	HUDCO
Corporation Bank	NHB	Dena Bank	NHB
IDBI Bank	NHB	Indian Bank	NHB
Indian Overseas Bank	NHB	Oriental Bank of Commerce	NHB
Punjab & Sind Bank	NHB	Punjab National Bank	NHB
State Bank of Bikaner & Jaipur	NHB	State Bank of Hyderabad	NHB
State Bank of India	NHB	State Bank of Mysore	NHB
State Bank of Patiala	NHB	State Bank of Travancore	NHB
Syndicate Bank	NHB	UCO Bank	NHB
Union Bank of India	NHB	United Bank of India	NHB
Vijaya Bank	HUDCO	Kerala Gramin Bank	NHB

All public sector Banks are members

SLBC, Kerala
Convenor : Canara Bank

Participating Private Sector Commercial Banks

PRIVATE SECTOR COMMERCIAL BANKS

PLI	CNA	PLI	CNA
Axis Bank	NHB	J & K Bank	HUDCO
City Union Bank	HUDCO	Karnataka Bank	NHB
ICICI Bank	NHB	Tamilnad Mercantile Bank	NHB
South Indian Bank	HUDCO	Karur Vysya Bank	NHB
Lakshmi Vilas Bank	HUDCO	Dhanlaxmi Bank	HUDCO
Catholic Syrian Bank	NHB	Federal Bank	NHB
Yes Bank	NHB		

Participating Major HFCs (Housing Finance)

Major Housing Finance Companies

PLI	CNA	PLI	CNA
Can Fin Homes Ltd	NHB	Cent Bank Home Finance Ltd.	NHB
GIC Housing Finance Ltd	NHB	HDFC Ltd	NHB
HUDCO	NHB	ICICI Home Finance Company Ltd	NHB
LIC Housing Finance Ltd	NHB		



THANK YOU

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